REPORT RESUMES

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FEDERAL-STATE PROGRAMS FOR DEVELOPING HUMAN RESOURCES.
FEDERAL EXTENSION SERVICE (DOA), WASHINGTON, D.C.
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DESCRIPTORS- COMMUNITY PLANNING, EDUCATIONAL PROGRAMS, HEALTH PROGRAMS, PUBLIC HOUSING, EMPLOYMENT SERVICES, ECONOMIC DEVELOPMENT, RESOURCE GUIDES, *STATE PROGRAMS, *FEDERAL PROGRAMS, EMPLOYMENT PROGRAMS, *HUMAN RESOURCES, EXTENSION AGENTS, *DEVELOPMENTAL PROGRAMS,

COUNTY AND STATE EXTENSION WORKERS MAY USE THESE FACT SHEETS FOR 35 FEDERAL-STATE PROGRAMS IN SIX MAJOR AREAS OF HUMAN RESOURCES DEVELOPMENT TO ACQUAINT THEMSELVES AND THEIR COMMUNITIES WITH PROGRAM PROVISIONS AND ELIGIBILITY REQUIREMENTS. THE PROGRAMS ARE CLASSIFIED AS (1) COMMUNITY PLANNING AND DEVELOPMENT WHICH INCLUDE ADVANCES FOR PUBLIC WORKS PLANNING, COMMUNITY ACTION PROGRAMS, PUBLIC FACILITY LOANS, AND URBAN RENEWAL PROGRAMS, (2) EDUCATION AND TRAINING WHICH INCLUDE ADULT BASIC EDUCATION AND COLLEGE WORK STUDY PROGRAMS, (3) HEALTH PROGRAMS WHICH INCLUDE FEDERAL AID TO NURSING HOMES AND GRANTS FOR MIGRANT HEALTH SERVICES, (4) HOUSING PROGRAMS WHICH INCLUDE LOW RENT PUBLIC HOUSING AND RURAL HOUSING LOANS, (5) MANPOWER SURVEYS AND YOUTH EMPLOYMENT SERVICES WHICH INCLUDE SMALLER COMMUNITY PROGRAMS AND YOUTH OPPORTUNITY SERVICES, AND (6) OTHER PROGRAMS WHICH ARE THOSE UNDER PROVISION OF THE ECONOMIC OPPORTUNITY ACT AND INCLUDE MIGRANT LABOR, RURAL FAMILY, AND VOLUNTEERS IN SERVICE TO AMERICA. (JM)

U.S. DEPARTMENT OF HEALTH, EDUCATION & WELFARE
OFFICE OF EDUCATION

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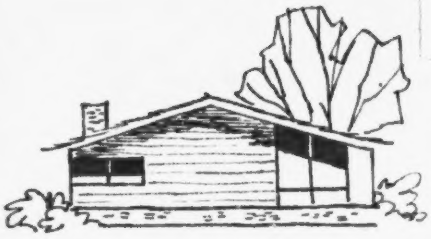

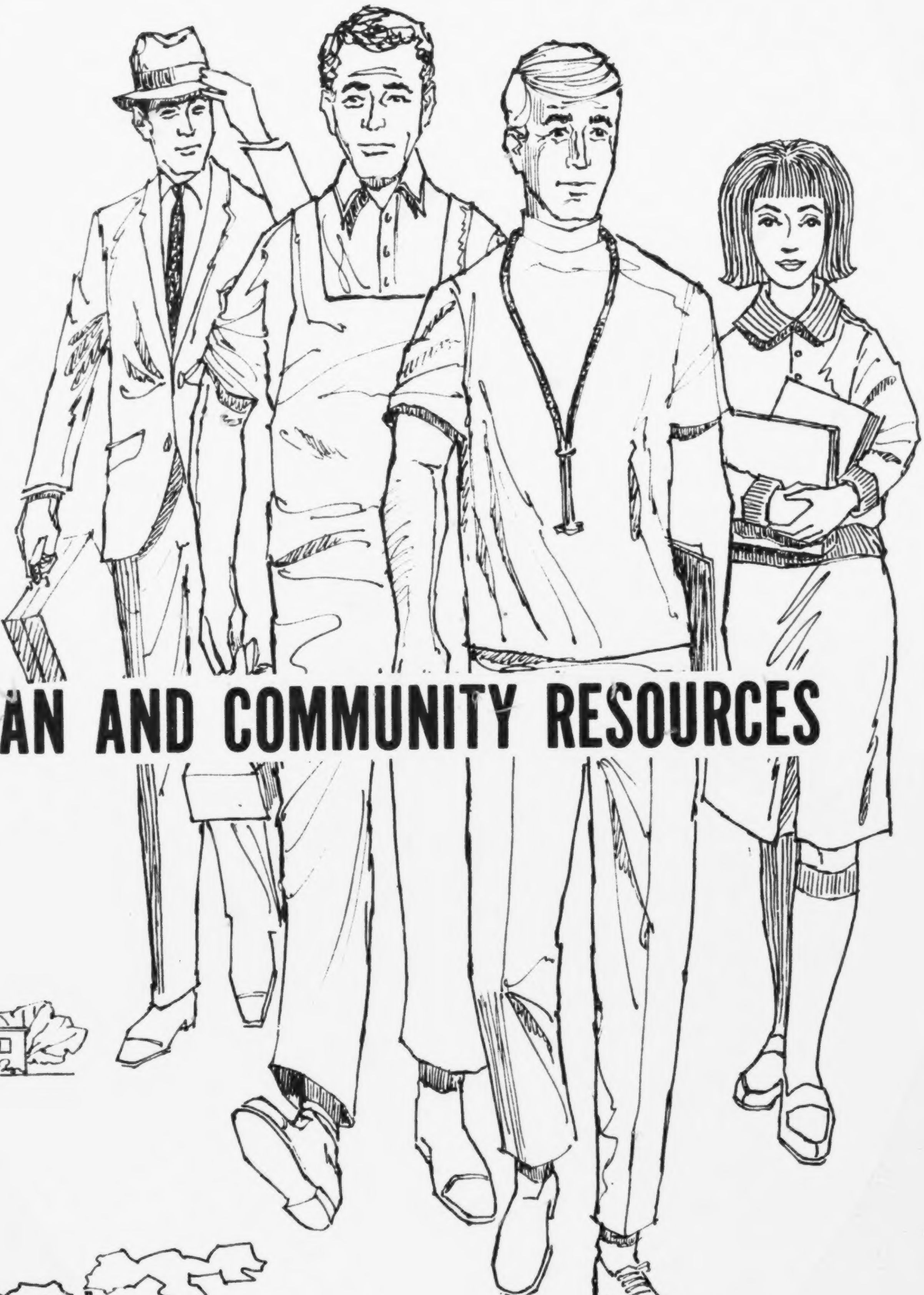

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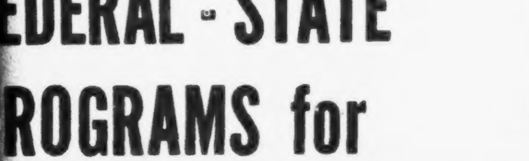

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FEDERAL EXTENSION SERVICE, U.S. DEPARTMENT OF AGRICULTURE

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No. 1

ADVANCES FOR PUBLIC WORKS PLANNING

Community Facilities Administration
Department of Housing and Urban Development

Planning ahead pays. And for communities, like people, it is essential; especially for public works. The average community, however, is not likely to borrow funds to plan projects until construction money is authorized.

The program of Advances for Public Works Planning provides interest-free planning money...for individual public works and for area-wide long-range projects to help communities deal with their total needs.

Purpose:

1. To help communities combine specific public works plans, adjust planning to financial abilities, select proper sites, etc.

2. To encourage states, counties, municipalities, and other public agencies to maintain a shelf of planned public works for construction at appropriate times.

3. To promote economy and efficiency in planning and building public works.

Eligibility: Any non-Federal public agency...legally authorized to plan, finance, and construct proposed projects...states, public agencies, political subdivisions of states like counties, cities, regions, metropolitan areas, or agencies such as water and sewer, levee, irrigation, special taxing, assessment or improvement bodies established under state and local law.

Eligible Types of Project Planning: All types of public works except housing are eligible...such as utility systems, school buildings, recreational and health facilities, irrigation projects, etc.

Types of Planning Financed: Advances may be for financing preliminary or final or complete planning...investigations for surveys to make decisions on type, size, and scope...estimates of construction costs, etc.

Other Requirements: Applicant must show intent to start construction within reasonable period of time considering the nature of the project and that financing construction is feasible. An advance will be approved only for a specific public work. The public work must conform to any existing overall state, local, or regional plan; and it must be checked with any Federal agency whose programs are involved.

When Advance is Paid to Applicant: When the completed plans have been approved by the applicant and the Housing and Urban Development Regional Office, payment will be made either of actual costs or of the amount stated in the planning agreement, whichever is less. Interim payments may be approved when the advance is a large one and the planning period is unusually long.

How Advance is Repaid: Ordinarily, the advance is repaid promptly upon the start of construction of the planned public work. Construction is considered started when the first contract is awarded or the applicant begins construction with its own forces.

Applications and Other Information: Get application forms and other essential information from the Regional Director of Community Facilities in the Housing and Urban Development Regional Office that serves your area.

Regional Offices:

REGION I: 346 Broadway, New York, New York 10013. (Maine, New Hampshire, Vermont, Massachusetts, Connecticut, Rhode Island, New York).

REGION II: 1004 Widener Bldg., Chestnut and Juniper Streets, Philadelphia, Pennsylvania 19107. (Pennsylvania, New Jersey, Maryland, Delaware, District of Columbia, West Virginia, Virginia).

REGION III: 645 Peachtree - Seventh Bldg., Atlanta, Georgia 30323. (Kentucky, Tennessee, North Carolina, South Carolina, Georgia, Alabama, Mississippi, Florida).

REGION IV: Room 1500, 360 Michigan Avenue, Chicago, Illinois 60601. (Illinois, Indiana, Iowa, Michigan, Minnesota, Nebraska, North Dakota, Ohio, South Dakota, Wisconsin).

REGION V: Federal Center, 300 West Vickery Blvd., Fort Worth, Texas 76104. (Kansas, Missouri, Arkansas, Louisiana, Oklahoma, Texas, Colorado, New Mexico).

REGION VI: 3rd Floor, 989 Market Street, San Francisco, California 94103. (Arizona, California, Guam, Hawaii, Southern Idaho, Nevada, Utah, Wyoming)
AREA OFFICE: 909 First Avenue, Seattle, Washington 98104. (Alaska, Northern Idaho, Montana, Oregon, Washington).

REGION VII: 1608 Ponce De Leon Avenue, P. O. Box 9093, 4th Floor Garraton Bldg., Santurce, Puerto Rico 00908. (Puerto Rico and the Virgin Islands).

No. 2

COMMUNITY ACTION PROGRAMS

Title II-A

Economic Opportunity Act of 1964

Office of Economic Opportunity

Purpose: To provide incentive and financial aid for urban and rural communities to mobilize their resources to combat poverty through community action programs.

Community Action Program: Is a program:

- Which mobilizes and utilizes the public and private resources of any urban or rural geographical area -- usually a city, county, or group of rural counties -- in an attack on poverty;
- Which provides services, assistance and other activities of sufficient scope to give promise of progress toward the elimination of the causes of poverty;
- Which is developed, conducted and administered with the maximum feasible participation of residents of the area and members of the group served;
- Which is conducted, administered and coordinated by a public or private nonprofit agency.

The Director of the Office of Economic Opportunity is authorized to prescribe additional criteria for programs authorized under the Act.

Scope: Community action programs can encompass a wide variety of activities in such fields as employment, job training and counseling, health, vocational rehabilitation, housing, home management, welfare, and special remedial or noncurricular educational assistance for the benefit of low-income individuals and families.

Among the many different projects that CAP can finance are: HEAD START preschool centers, remedial reading and adult education, multi-purpose social service centers, UPWARD BOUND pre-college training, legal services, job placement, homemaking services, health services, and others.

Financial Assistance: The Director of OEO is authorized to make grants to, or to contract with, appropriate public or private nonprofit agencies to pay part or all of the cost of development of Community Action Programs.

Financial assistance can be provided for:

Program Development -- up to 90 percent of the cost of program planning by local communities, and hiring of a director and other staff members to direct the work of the CAP (Section 204).

- Conduct and Administration -- up to 90 percent of the cost of action programs at the community level (Section 205).

- Technical Assistance -- up to 100 percent of the cost of efforts by public or private nonprofit organizations, such as State agencies and universities, to help local communities develop plans and administer local programs (Sections 206 and 209).

- Demonstration and Research Projects -- up to 100 percent of the cost of projects to test new ideas or evaluate anti-poverty efforts (Section 207).

- Training -- up to 100 percent of the cost of efforts to improve the competence of leadership and staff in local Community Action Programs (Sections 205, 206, and 207).

Level of Federal Assistance for programs under Sections 204 and 205 will be 90 percent of costs until August 20, 1967, and 50 percent thereafter under present legislation. Especially poor communities (with per capita incomes below $750) can obtain 100 percent grants.

Non-Federal Share of CAP's where required may be in cash or in kind valued at actual cost or rental value. In-kind contributions may include cost of staff and supporting services, including volunteers.

Non-Federal share may not include assistance provided through other Federal agencies or programs, nor may any portion of the non-Federal share under any other Federal program be used for meeting matching requirements for CAP's.

Use of space in public buildings or other facilities may be counted toward non-Federal share, even though Federal assistance may have been involved in construction of the building.

Maintenance of Effort: Non-Federal share of costs must be in addition to the aggregate expenditures or contributions from non-Federal sources which were being made for similar purposes prior to the extension of Federal assistance. Federal assistance is intended to supplement and increase existing levels of local support for action against poverty, not to replace it.

Most CAP funds are allocated among States on basis of:

> The number of public assistance recipients in the State, the average annual number of persons unemployed, and the number of related children under age 18 living in families with incomes of less than $1000.

CAP funds available to each local community under Sections 204 and 205 are largely determined by a "fair shares" formula devised by OEO which measures the extent of poverty in each community. Additional funds are available from a "discretionary" pool for projects in particularly poor communities or for especially promising programs. For information on the amount available to your community, write the nearest OEO Regional Office or the Governor of your State (Attention: State Technical Assistance Agency for Economic Opportunity Program).

Nondiscrimination and Civil Rights Assurance: Each applicant agency and each delegate agency performing all or part of the functions described in the work program or any component of a CAP shall execute the OEO form entitled "Assurance of Compliance with the Office of Economic Opportunity's Regulations Under Title VI of the Civil Rights Act of 1964."

Sponsoring Groups: Both public agencies and private nonprofit organizations can sponsor Community Action Programs at the local, county, or area level. In low-populated rural counties, encouragement is given to grouping two or more counties together for more effective programs. The three major types of sponsoring groups for Community Action Programs are:

-- Local government agency with policy advisory committee drawn from all interested community groups.

-- Nonprofit corporation with broadly-representative board of directors.

-- Nonprofit corporation with small board of directors and broadly-representative advisory committee.

Membership: The Community Action Agency should involve -- either on its board or policy advisory committee -- representatives of public and private agencies serving the community, including at least one representative of the chief elected officials, the board of education, the public welfare agency, and the major private social welfare agencies. The sponsoring organization also should include representatives from the leadership of important elements in the community, such as labor, business, farm, religious organizations, and minority groups, and representatives from the low-income areas and groups to be served by the program.

Starting a Community Action Agency: Any group interested in organizing a community action program can obtain help from OEO, the State agencies that each Governor has appointed to assist the anti-poverty program, or from the Cooperative Extension Service (local county Extension agents).

Carrying out a Program: The local Community Action Agency can receive funds (Section 205) to carry out locally- initiated anti-poverty projects. It can employ its own staff to run these projects or can contract with existing local public and private nonprofit organizations -- such as school boards, health departments, colleges and universities including the Cooperative Extension Service, etc. -- to operate projects. Emphasis should be placed on action to involve the poor in fighting poverty, including employing poor persons as workers in the program (as teacher's aides, health aides, community workers, etc.).

For More Information, write to: Community Action Program, Office of Economic Opportunity, 1200 19th Street, N.W., Washington, D. C. 20506, the nearest

OEO Regional Office, or the Governor of your State (Attention: State Technical Assistance Agency for Economic Opportunity Program).

Regional OEO Offices:

Region	Address	States Served	
Great Lakes	Office of Economic Opportunity 623 South Wabash Chicago, Illinois 60605	Illinois Indiana Michigan	Minnesota Ohio Wisconsin
Mid-Atlantic	Office of Economic Opportunity New Colonial Hotel 1156 - 15th Street, N.W. Washington, D. C. 20005	Delaware Kentucky Maryland N. Carolina	Pennsylvania Virginia West Virginia Wash.,D.C.
North Central	Office of Economic Opportunity Pershing Building 215 West Pershing Road Kansas City, Missouri 64108	Colorado Idaho Iowa Kansas Missouri Montana	Nebraska N. Dakota S. Dakota Utah Wyoming
Northeast	Office of Economic Opportunity 40 East 41st Street New York, New York 10017	Connecticut Maine Massachusetts New Hampshire New Jersey Rhode Island	New York (Including: Puerto Rico Virgin Is.) Vermont
Southeast	Office of Economic Opportunity 101 Marietta Street, 2nd Fl. Atlanta, Georgia 30303	Alabama Florida Georgia	Mississippi S. Carolina Tennessee
Southwest	Office of Economic Opportunity Lowich Building, Fourth Floor 314 West 11th Street Austin, Texas 78701	Arkansas Louisiana New Mex.	Oklahoma Texas
Western	Office of Economic Opportunity 100 McAllister Street San Francisco, California 94102	Alaska Arizona California Guam Hawaii	Nevada Oregon Trusts Washington

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Federal Extension Service -- U. S. Department of Agriculture 1/66

No. 3

COMMUNITY SERVICE AND CONTINUING EDUCATION PROGRAMS

-- HIGHER EDUCATION ACT --

Office of Education
U. S. Department of Health, Education, and Welfare

Purpose: Title I provides financial assistance to strengthen community service programs of colleges and universities "for the purpose of assisting the people of the United States in the solution of community problems such as housing, poverty, government, recreation, employment, youth opportunities, transportation, health, and land use."

Definition of Community Service (Section 102): For purposes of Title I, "community service program" means an educational program, activity, or service, including a research program and a university extension or continuing education offering, which is designed to assist in the solution of community problems in rural, urban, or suburban areas, with particular emphasis on urban and suburban problems. Institutions offering such programs must determine (1) that the proposed program is not otherwise available, and (2) the program is consistent with the institution's over-all educational program and is appropriate to the resources and competencies of its faculty.

Where course offerings are involved, they must be university Extension or continuing education courses, and (1) be fully acceptable toward an academic degree, or (2) be of college level.

Financial Assistance (Sections 101 and 103): Section 101 of the Act authorizes $25 million for the fiscal year ending June 30, 1966;[1] $50 million for the fiscal years ending June 30, 1967 and 1968; and thereafter such sums as Congress authorizes for fiscal years ending June 30, 1969 and 1970. Section 103 prescribes certain criteria for the allotment of funds to the various States and territories, with a minimum allotment of $100,000 to each of the States, plus an additional amount based on the ratio of the population in the State to the population of all States.

Use of Funds (Section 104): A State's allotment under Section 103 may be used, in accordance with its State plan approved under Section 105 to provide new, expanded, or improved community service programs.

State Plans (Section 105): To be eligible for funds under Title I, a State must designate or create a State agency or institution which has special qualifications for solving community problems and which is broadly representative of institutions of higher education in the State which are competent to offer community service programs. Each State must also submit to the Commissioner of Education, Department of Health, Education, and Welfare, a State plan which meets certain prescribed criteria for administering funds available under Title I.

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[1] $10 million was appropriated for the fiscal year ending June 30, 1966.

For More Information about how Title I will be administered in your State and the agency or institution designated to administer it, write to the Office of the Governor in your State.

GRANTS FOR NEIGHBORHOOD FACILITIES

Urban Renewal Administration
Department of Housing and Urban Development

Purpose: The Urban Renewal Administration is authorized to make grants to any public body or agency to assist in financing specific projects for neighborhood facilities. These facilities will be used for carrying out programs in health, recreation, social or similar community services in the area. They must be consistent with comprehensive planning for the development of the community, and so located as to be available for use by a significant portion or number of the area's low or moderate-income residents.

Specific Uses: These grants will be used to finance specific projects, such as neighborhood or community centers, youth centers, senior centers, health stations, and other public buildings to provide health, recreational, social, or similar community services.

Terms: Grants can cover up to two-thirds of the project cost, or 75 percent in redevelopment areas designated under the Public Works and Economic Development Act of 1965.

For a period of 20 years after a grant has been made for a neighborhood facility, the facility may not, without approval of the Secretary of the Department, be converted to uses other than those proposed in the application for the grant.

Priority will be given to projects designed primarily to benefit low-income families or substantially further the objectives of a Community Action Program under the Economic Opportunity Act.

Who May Apply: A local public body or agency. In some circumstances, projects may be undertaken by a local public body or agency through a nonprofit organization.

Where to Apply: For further information on application forms, write to the Administrator of the Regional Office of the Department of Housing and Urban Development for your region. Regional offices are located at:

REGION I: 346 Broadway, New York, New York 10013 (Connecticut, Maine, Massachusetts, New Hampshire, New York, Rhode Island, Vermont)

REGION II: 1004 Widener Building, Chestnut and Juniper Streets, Philadelphia, Pennsylvania 19107 (Delaware, District of Columbia, Maryland, New Jersey, Pennsylvania, Virginia, West Virginia)

REGION III: 645 Peachtree - Seventh Building, Atlanta, Georgia 30323 (Alabama, Florida, Georgia, Kentucky, Mississippi, North Carolina, South Carolina, Tennessee)

REGION IV: Room 1500, 360 North Michigan Avenue, Chicago, Illinois 60601 (Illinois, Indiana, Iowa, Michigan, Minnesota, Nebraska, North Dakota, Ohio, South Dakota, Wisconsin)

REGION V: Federal Center, 300 West Vickery Boulevard, Fort Worth, Texas 76104 (Arkansas, Colorado, Kansas, Louisiana, Missouri, New Mexico, Oklahoma, Texas)

REGION VI: 450 Golden Gate Avenue, P.O. Box 36003, San Francisco, California 94102 (Arizona, California, Guam, Hawaii, Nevada, Southern Idaho, Utah, Wyoming) AREA OFFICE: 909 First Avenue, Seattle, Washington 98104 (Alaska, Montana, Northern Idaho, Oregon, Washington)

REGION VII: 1608 Ponce de Leon Avenue, P.O. Box 9093, 4th Floor Garraton Building, Santurce, Puerto Rico 00908 (Puerto Rico and the Virgin Islands)

No. 5

LIBRARY SERVICES AND CONSTRUCTION ACT

Library Services Branch - Office of Education
U. S. Department of Health, Education, and Welfare

Purpose: The Library Services and Construction Act -- Public Law 88-269 -- signed by President Johnson February 11, 1964, amends the Library Services Act of 1956. It includes two major programs:

1. Federal financial assistance to promote the development of public library service to all areas (rural and urban) without public library services or adequate services, and

2. Federal assistance for the construction of public library buildings in areas lacking the facilities necessary for the development of library services.

Where to Apply: Each State Library Administrative Agency prepares State plans and submits them to the U. S. Commissioner of Education. The State and its local subdivisions determine the best uses to be made of funds provided. Thus, communities seeking assistance for library services should contact their State Library Administrative Agency.

What the Act Provides:

Title I -- Services:

... Funds may be used for salaries, books and other library materials, library equipment and other operating expenses.

... An appropriation of $25 million for fiscal year 1965 has been made and Congress may determine the amount needed for fiscal year 1966.

... The minimum allotment which must be matched is $100,000 for each of the States, Puerto Rico, and the District of Columbia and $25,000 each for American Samoa, Guam, and the Virgin Islands.

Title II -- Construction:

... Construction means the building of new public library structures and the expansion, remodeling, and alteration of existing buildings for public libraries and initial equipment of such buildings. Architect's fees and the cost of land acquisition may also be included in this definition.

... An appropriation of $20 million for fiscal year 1965 has been made and Congress may determine the amount needed for fiscal year 1966.

... The basic allotment is $80,000 for each of the States, Puerto Rico, and the District of Columbia and $20,000 each for American Samoa, Guam, and the Virgin Islands; lesser amounts may be approved.

Allocations: Funds are allotted to the States in proportion to their population and are matched by the States in proportion to their per capita income with 66% as the maximum Federal share and 33% as the minimum Federal share.

Any portion of a State's allotment for either title which will not be required to carry out the State plan for any year shall be made available for reallotment to other States having a need for additional funds for that purpose.

For More Information write to your State Library Administrative Agency or:

Library Services Branch, Office of Education
U. S. Department of Health, Education, and Welfare
Washington, D. C. 20202

No. 6

LOANS AND GRANTS TO RURAL TOWNS AND GROUPS FOR DOMESTIC WATER SYSTEMS

Farmers Home Administration
U. S. Department of Agriculture

Loans and grants are available to groups of farmers and rural residents to develop or improve water supply and distribution systems, and waste disposal systems. Grants are also available to assist in the preparation of official comprehensive area plans for use in developing water and sewage systems.

These rural water and waste disposal system loans have a direct, immediate impact on a community's overall development. They not only provide a fundamental resource -- ample, clean water supplies -- to encourage rural businesses and industries, but also help bring a higher level of family living.

The answers to questions usually asked about such loans to associations follow:

Who May Borrow? Organizations operating on a nonprofit basis, such as water supply districts, cooperative water users' associations, mutual water companies, municipalities, and political subdivisions, are eligible for loans when:

1. They are unable to obtain needed credit elsewhere.
2. They propose improvements primarily for serving rural residents, farmers, ranchers, farm tenants, and farm laborers.
3. They have legal capacity to borrow and repay money, to give security for loans and to operate the facilities or services to be installed with loan funds.
4. They are financially sound and will be effectively organized and managed.

Who Is A Rural Resident? He is a permanent resident of an incorporated rural community or town of not more than 5,500 population, or a rural area that does not include an incorporated community of more than 5,500 population.

How May Loan or Grant Funds Be Used? Loan or grant funds may be used to:

1. Install or improve rural water supply and distribution systems that furnish water for household, livestock, garden irrigation, and schools, churches, small businesses, and limited fire protection.
2. Refinance debts when the creditors are unwilling to give needed terms and the debts have been incurred for the facility or service to be completed or improved with the water development.

3. Pay engineers, attorneys, and supervisory personnel needed in the planning and installation of facilities.

4. Purchase a water supply or a water right.

5. Pay other costs related to the improvements, including the acquisition of rights of way and easements, relocation of roads and utilities and construction of service lines.

6. Install, repair, improve or expand waste collection, treatment or disposal systems. May include such items as sewer lines, treatment plants, settling basins and lagoons.

7. Pay for comprehensive planning for the development of water and sewage systems.

What Are the Dollar Limits and Terms? The maximum term is 40 years. However, no repayment period may exceed any statutory limitation on the association's borrowing authority nor the useful life of the improvement to be financed. Each borrower must refinance the unpaid balance of the loan when able to obtain credit at reasonable rates and terms from other lenders.

The interest rate varies but may not exceed 5 percent.

An association's principal indebtedness, including any development grant received, cannot exceed $4,000,000 at any one time.

What Security is Required? All loans to associations will be secured in a manner which adequately protects the interest of the Government. Mortgages are taken on association facilities when State laws permit. Bonds or notes pledging taxes, assessments or revenues may also be accepted as security if they meet statutory requirements.

What Water Rights Are Required? Applicants must comply with the laws or regulations of the State. The applicant must also furnish evidence that (1) the supply of water will be adequate, and (2) the use of water will not interfere with the rights of other water users and will not likely be contested by other users or owners.

Where and How Are Applications Made? Applications for loans are made at the local county offices of the Farmers Home Administration.

Example of a Recent Loan Made (Campbell County, Tennessee): A recent count lists 32 new dwellings constructed or under construction in the area served by the Fincastle Utility District since installation of the water system in April, 1961. Estimated cost of these structures is over $550,000. In addition, work in repairing, remodeling, and installing modern plumbing will bring another $50,000 in local business. The district is supplying a safe and dependable water supply for over 600 people and many farms. Needed employment along with a substantial boost in the economy of the area has resulted from the Farmers Home Administration loan of $90,000.

Federal Extension Service -- U. S. Department of Agriculture 1/66

THE OPEN-SPACE LAND PROGRAM

Urban Renewal Administration
Department of Housing and Urban Development

Background: The post World War II population explosion has produced unparalleled growth of urban areas. Between 1950 and 1960, 97% of our population growth occurred in these areas. It is estimated that by 1980, 80% of our population will live in urban areas. Thus, while open land around urban areas decreases, its need increases. Recognizing this need, Congress enacted Title VII of the Housing Act of 1961 -- The Open-Space Land Program.

Purpose: The program is designed to assist communities, counties, special districts, and States in acquiring and developing necessary open-space land. Open-space land under Title VII is any land in an urban area which is needed for parks, recreation, conservation, historic, or scenic purposes. Where open land is not available in a built up part of the urban area, developed land may be purchased, cleared and converted into open space. Areas subjected to flooding often can be converted to public use if a stream valley park program is undertaken.

Eligibility: Land to be acquired and developed with Federal assistance must be located in an urban or urbanizing area. An urban area is defined as an area which is urban in character, including those surrounding areas which form an economic and socially related region. Generally speaking, an urban area consists of a central city or town and the surrounding urbanized and urbanizing areas. However, urban communities of any size may apply for grant assistance.

Who May Apply for Grants? Any State, regional, metropolitan, county, municipal, or other public body established by State or local law or by interstate compact or agreement which has authority to:

1. Acquire title to, or other permanent interests in, open-space land and subsequently develop the land for open-space use.

2. Contract with the Federal government to receive and spend Federal funds.

Grants: The Federal grant to an eligible public body may not exceed 50% of the cost of acquisition and development of the land and certain eligible administrative expenses.

A 100% grant is available to assist in relocating persons, families, or businesses who have been displaced from lands acquired with open-space assistance. The applicants are required to furnish relocation services to all displaced persons.

What Can Be Acquired With the Grant Funds? The grant applies to the cost of acquiring title to open-space lands, or permanent interests, such as easements, where these lesser interests will serve the desired purpose. It may also cover the cost of certain administrative expenses such as appraisals, real property taxes, closing costs or relocation services.

The grant will not cover costs of land acquired before the approval of an application, or prior to receipt of consent to proceed with acquisition from the Department of Housing and Urban Development. "Acquisition" is considered any legal action binding the applicant to the purchase of the land such as condemnation, binding sales agreements, etc.

Any land acquired with open space assistance is also eligible for development assistance. Grants can cover 50% of the cost of basic development including sanitary and water facilities, roads, recreation equipment, picnic tables, etc.

Major buildings or construction such as Community Centers and swimming pools are not eligible. Funds are available for acquiring land to be used for a golf course but not for developing the golf course.

Requirements for Obtaining Grants:

-- A program of comprehensive planning for the urban area must be in effect.

-- Area-wide open-space programming must be underway and coordinated with comprehensive planning.

-- The open-space land proposal must be reviewed by other public bodies having responsibilities for comprehensive planning and related phases of the open-space program.

-- Evidence must be submitted showing that a maximum of open-space land is being preserved in the area with a minimum of cost through zoning and subdivision regulations, use of existing public land, special tax provisions, and continuation of appropriate private use of open-space land through leasebacks, easements, and similar arrangements.

Other Requirements: In addition, the applicant must provide information which:

-- Explains the basis and source of total estimated acquisition costs.

-- Assures that land is being acquired at fair market value.

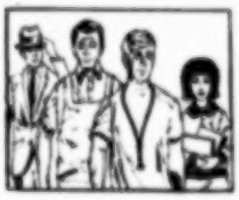
-- Establishes the legal authority of the applicant to file the application and to acquire open-space land in the manner proposed.

-- Justifies the necessity of Federal assistance for fulfillment of the proposed open-space program.

-- Assures that any construction activity undertaken with grant assistance will meet federal labor standards and equal employment opportunity provisions.

For More Information, write to the regional office of the Department of Housing and Urban Development serving your area (see fact sheet 8 for addresses) or write to: Urban Renewal Administration, Department of Housing and Urban Development, Washington, D. C. 20410

No. 8



PUBLIC FACILITY LOANS

Community Facilities Administration
Department of Housing and Urban Development

Communities in need of public works such as sewer and water systems may be able to secure Public Facility Loans through the Community Facilities Administration, Department of Housing and Urban Development. However, the law requires that private investors be given a chance first to provide the needed credit.

Purpose: The aim is to help small communities secure services they need to safeguard health, permit economic growth, help maintain high levels of employment, and assure high living standards.

Who Is Eligible? The Housing Act of 1964, provides that public facility loans may now be made to any public agency or instrumentality serving one or more municipalities, political subdivisions, or unincorporated areas in one or more States without regard to the aggregate population of the communities which it is serving, so long as each of these communities is within the existing population limits of the program.

Population Requirements: Any such unit or organization representing not more than 50,000 population may qualify. Also Designated Redevelopment Areas up to 150,000 population. There is no minimum population requirement.

Where other Federal agencies provide aid for public works like airports, highways, hospitals, and sewage treatment facilities, CFA can assist those parts of a project not covered by another Federal program. Schools are excluded.

Interest Rate: Effective July 1, 1964, the interest rate on Public Facility Loans is 4 percent per annum; in designated redevelopment areas the interest rate is 3 3/4 percent per annum.

Who Draws the Plans for the Project? The governmental unit that will build the project develops its own plans and specifications. If financial help is needed to plan the project, it may be available without interest from CFA's Advances for Public Works Planning Program. Such advances are repayable when construction starts. (See Fact Sheet 1).

How Much of the Project Cost Will Be Covered by a CFA Loan? The loan may cover the full cost, including land, right of way, site improvements, planning and construction. The community is encouraged to contribute in cash whatever part of the cost it can afford. Projects should not be of elaborate or extravagant design or materials, and construction must be as economical as possible.

For How Long a Term Will a Loan Be Made? The term of the loan will be governed by the applicant's ability to pay and by the estimated useful life of the proposed facilities. Loans may be made for up to 40 years.

Are Construction Advances Available? Applicants may secure construction advances prior to delivery of bonds when interim financing on reasonable terms is not available from non-Federal sources.

Is Outside Help Needed to Secure a Loan? No, and no part of a loan may be used to pay fees or commissions to brokers or private negotiators. Engineering and legal fees are allowable as project costs as long as they are for normal amounts.

Where are Applications Made? Information, advice and application forms are available from the Regional Director of the Community Facilities Administration in the Housing and Urban Development Regional Office that serves your area. CFA's field staff, located in each Regional Office, is ready and able to help you.

Regional Offices:

REGION I: 346 Broadway, New York 13, New York (Maine, New Hampshire, Vermont, Massachusetts, Connecticut, Rhode Island, New York)

REGION II: 1004 Widener Building, Chestnut and Juniper Streets, Philadelphia 7, Pennsylvania (Pennsylvania, New Jersey, Maryland, Delaware, District of Columbia, West Virginia, Virginia)

REGION III: 645 Peachtree - Seventh Building, Atlanta 23, Georgia (Kentucky, Tennessee, North Carolina, South Carolina, Georgia, Alabama, Mississippi, Florida)

REGION IV: 2000 Bankers Building, 105 West Adams Street, Chicago 3, Illinois (Michigan, Ohio, Indiana, Illinois, Wisconsin, Iowa, Minnesota, North Dakota, South Dakota, Nebraska)

REGION V: Federal Center, 300 West Vickery Boulevard, Fort Worth 4, Texas (Kansas, Missouri, Arkansas, Louisiana, Oklahoma, Texas, Colorado, New Mexico)

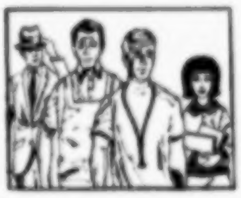
REGION VI: 450 Golden Gate Avenue, Box 36003, San Francisco, California 94102 (Arizona, California, Guam, Hawaii, Southern Idaho, Nevada, Utah, Wyoming) AREA OFFICE: 909 First Avenue, Seattle, Washington (Alaska, Northern Idaho, Montana, Oregon, Washington)

REGION VII: 1608 Ponce De Leon Avenue, P. O. Box 9093, 4th Floor Garraton Building, Santurce 17, Puerto Rico (Puerto Rico and the Virgin Islands)

Federal Extension Service -- U. S. Department of Agriculture 1/66

No. 9

PUBLIC WORKS AND ECONOMIC DEVELOPMENT PROGRAMS



Economic Development Administration
U. S. Department of Commerce

Purpose: The Public Works and Economic Development Act of 1965 is designed to provide new industry and permanent jobs in areas where they are most needed. Its main emphasis is on long-range economic development and programming for areas or communities burdened with persistent unemployment and low family incomes. Financial and technical assistance are available to enable areas to take effective steps in planning and implementing development programs and projects.

Major Programs Authorized in the Act Include:

1. Grants and Loans for Public Works and Development Facilities: Grants and loans are available to public or private nonprofit agencies in redevelopment areas. Direct grants of up to 50 percent of the cost of needed public works are available. Supplementary grants may be made for worthy projects in areas of greatest economic distress. In no case may the combined direct and supplementary grants exceed 80 percent. In addition loans of up to 100 percent are authorized for public works projects in areas where funds are not otherwise available.

   Projects must contribute (directly or indirectly) either to the creation of new jobs or to the alleviation of poverty. They must also be consistent with an approved overall economic development program and fulfill an essential public need. Examples of eligible projects include waterworks and lines, sanitation facilities, access roads, public tourism facilities, vocational schools, airports, and the like.

2. Business Loans and Working Capital Guarantees: Loans of up to 65 percent of the total project cost (including land, buildings, machinery and equipment) may be made to private businesses and to local development groups planning to lease facilities or plants to job-generating businesses in designated redevelopment areas. Loans will only be made for projects which cannot be accomplished by financing solely through banks or other lending institutions. Also available are Federal guarantees of up to 90 percent of the unpaid balance of related working capital loans from private lending institutions.

   To be eligible for business loans, projects must provide new permanent employment. At least 15 percent of the total cost must be provided in the form of equity capital or by a loan inferior in lien to that of the Federal government, of which at least one-third must be provided by a State or local government or local area organization. No loan may be made to help businesses move from one area to another or to shift work from one area to another or which will harm existing businesses in industries suffering from long-range overcapacity.

3. Technical Assistance: Two types of technical assistance are available:

   a. Direct assistance from EDA through its staff or by contracts with expert consultants, and

   b. Technical assistance planning grants to eligible States, districts and local organizations.

   Direct technical assistance can include feasibility studies; management and operational assistance to firms; and studies evaluating the needs of, and potentialities for, economic growth. Technical assistance grants can be used to assist States, development districts and redevelopment areas in planning and carrying out action programs for economic progress. Technical assistance is not limited to "designated" areas.

Eligibility: To be eligible for participation in EDA programs, redevelopment areas must be designated by the Economic Development Administration. In addition, redevelopment districts may be established.

1. Redevelopment Areas: Areas qualifying for participation can consist of labor areas, counties, cities with a 1960 population of 250,000 or more, and Federal and State Indian Reservations with population of 1,000 or more.

   Generally, an area can be designated a redevelopment area if it has suffered from substantial and persistent unemployment for an extended period of time; or if the median family income of the area is less than 40 percent of the national median; or if major unemployment has resulted or threatens to result from the closing of a major source of employment. In addition, proper local authority must request designation by the Economic Development Administration, and must submit and have approved an Overall Economic Development Program (OEDP).

2. Economic Development Districts: Two or more redevelopment areas and at least one development center can be organized into a district to give development projects a broader geographical impact. Three factors are essential in designating such districts: (1) The proposed district must be a logical economic development unit; (2) The State or States concerned must concur in the boundaries of such a unit; and (3) The counties and localities involved must generally be willing to cooperate in the development effort. District organizations, like individual redevelopment areas, must submit an OEDP and have it approved before financial assistance can be administered.

   Districts are eligible for the same assistance available to redevelopment areas. Economic development centers associated with development districts may receive financial assistance for district projects even though they are not situated in redevelopment areas. In addition, grants for public works and development facilities may be increased by 10 percent on eligible projects within redevelopment areas taking part in district activities.

For More Information write to: Economic Development Administration, U. S. Department of Commerce, Washington, D. C. 20230

No. 10

THE "701 PROGRAM"

URBAN PLANNING ASSISTANCE

Urban Renewal Administration
Department of Housing and Urban Development

Background: Tremendous urban growth in recent years has focused national attention and concern on the common problems of urban areas, cities, and smaller towns. Four-fifths of our population increase in the past decade has been in our metropolitan centers. Seventy percent of our people now live in cities and urbanized areas. Many others in smaller towns are feeling the impact of modern growth and transport in their home communities. The Urban Planning Assistance Program was established to help smaller communities, counties, metropolitan areas, and States undertake the necessary planning for orderly growth and to prevent the problems of unplanned growth that we are trying to solve today. The program is administered by the Urban Renewal Administration of the Department of Housing and Urban Development. It is popularly called the "701 PROGRAM" because it is authorized by Section 701 of the Housing Act of 1954, as amended.

Purpose: The 701 Program makes possible Federal grants to supplement State and local funds for the purpose of financing comprehensive urban planning activities. These activities include the following:

1. Preparation of a comprehensive development plan for the pattern and intensity of land use; for the provision of public facilities, including transportation; and for the development of long-range fiscal plans for financing such growth.

2. Programming and scheduling of capital improvements, together with definitive financing plans for the improvements to be constructed in the earlier years of the program.

3. Coordination of related plans of governmental subdivisions concerned.

4. Intergovernmental coordination of all related planning activities among State and local governmental agencies concerned.

5. Preparation of regulatory and administrative measures in support of the above.

Within this framework, eligible applicants are encouraged to develop a work program for meeting the unique needs of each individual community. Applicants also are encouraged to employ and develop new and improved techniques for dealing with the problems they encounter.

Grants: Federal grants may cover as much as two-thirds of the total cost of an urban planning project. For localities in designated redevelopment areas, and areas in which there has been substantial reduction of employment resulting from declining government purchases, grants may cover as much as three-fourths of the project cost.

Eligibility: Many kinds of urban areas may benefit from the program. Eligible applicants include: cities and other municipalities with less than 50,000 population; counties, Indian reservations, official State, metropolitan, and regional planning agencies, metropolitan organizations of Public Officials, and cities and other municipalities over 50,000 when located in areas which are Federally impacted, have suffered a major disaster, occurred a substantial reduction in employment resulting from a decline in Federal purchases, or which are designated as redevelopment areas by the Department of Commerce. Applicants must be able to meet the following requirements:

1. Be authorized by State or local law or interstate compact to perform the planning work for which the grant is requested.

2. Have the authority to receive and expend Federal and other funds, to contract with the Federal government, and to contract with other units of government, private concerns, or individuals for the performance of planning work and services.

3. Have permanent status, adequate office space and other essential facilities, and competent professional, technical, and administrative staff on a permanent basis which is sufficient to perform or supervise the planning work according to standards set by the Urban Renewal Administration.

4. Be able to assure that the non-Federal share of the project cost will be provided.

How to Apply: Cities and other municipalities of less than 50,000 population, counties, and Indian reservations should apply directly to their State planning agency which in turn makes application to the appropriate Housing and Urban Development regional office.

Official State, metropolitan, and regional planning agencies apply directly to the Housing and Urban Development regional office. Official governmental planning agencies for Federally impacted areas, localities which have suffered a disaster, areas in which a substantial reduction in employment resulting from declining government purchases have occurred, or localities in designated redevelopment areas may apply to the State planning agency, or to the Housing and Urban Development regional agency. (See fact sheet 8 for the list of regional offices.)

For More Information write to:

Urban Renewal Administration
Department of Housing and Urban Development
Washington, D. C. 20410

No. 11

URBAN RENEWAL PROGRAMS

Urban Renewal Administration
Department of Housing and Urban Development

Urban Renewal: "Urban renewal" is the term used to describe efforts by communities, large and small, with the assistance of the Federal Government, for the elimination and prevention of slums and blight, and for long-range planned redevelopment of deteriorated areas. Projects may involve either residential or nonresidential uses. The program includes loans, grants, technical assistance, and special mortgage insurance in urban renewal areas. They may include clearance, rehabilitation of existing structures, or enforcement of housing codes, or combinations of these three treatments. Nearly 70% of the cities in this program have populations of less than 50,000, more than six percent in localities under 2500.

Financing: Urban renewal capital grants cover the Federal share of the project cost. For any municipality having a population of 50,000 or less (or 150,000 or less for a municipality in an officially designated redevelopment area), the Federal contribution is three-fourths of the net project cost. For other municipalities the Federal contribution is two-thirds of the net project cost, which may be increased to three-fourths if the locality finances its own administrative, survey, and planning expenses.

Who may Apply: Local public agencies authorized by State law to undertake projects with Federal assistance. The local public agency may be a separate public agency, local housing authority, or a department of city government.

Specific Requirements: The applicant community must certify that it cannot carry out its renewal plans with local resources along and it must adopt and have certified, by the Department of Housing and Urban Development, a Workable Program for Community Improvement.

Further Information may be obtained from the Regional Director of Urban Renewal at the appropriate Regional Office of the Department of Housing and Urban Development listed below:

Regional Offices -- Housing and Urban Development:

REGION I: 346 Broadway, New York, New York 10013 (Connecticut, Maine, Massachusetts, New Hampshire, New York, Rhode Island, Vermont)

REGION II: 728 Widener Bldg., Chestnut and Juniper Streets, Philadelphia, Pennsylvania 19107 (Delaware, District of Columbia, Maryland, New Jersey, Pennsylvania, Virginia)

REGION III: 645 Peachtree - Seventh Bldg., Atlanta, Georgia 30323 (Alabama, Florida, Georgia, Kentucky, Mississippi, North Carolina, South Carolina, Tennessee)

REGION IV: Room 1500, 360 North Michigan Avenue, Chicago, Illinois 60601 (Illinois, Indiana, Iowa, Michigan, Minnesota, Nebraska, North Dakota, Ohio, South Dakota, Wisconsin)

REGION V: Federal Center, 300 West Vickery Blvd., Fort Worth, Texas 76104 (Arkansas, Colorado, Kansas, Louisiana, Missouri, New Mexico, Oklahoma, Texas)

REGION VI: 450 Golden Gate Avenue, P. O. Box 36003, San Francisco, California 94102 (Arizona, California, Guam, Hawaii, Nevada, Southern Idaho, Utah, Wyoming) AREA OFFICE: 909 First Avenue, Seattle, Washington 98104 (Alaska, Montana, Northern Idaho, Oregon, Washington)

REGION VII: 1608 Ponce De Leon Avenue, P. O. Box 9093, 4th Floor Garraton Bldg., Santurce, Puerto Rico 00908 (Puerto Rico and the Virgin Islands)

No. 12

ADULT BASIC EDUCATION

Title II-B

Economic Opportunity Act of 1964

Office of Education
U. S. Department of Health, Education, and Welfare

Purpose: To provide opportunities for adults with limited education to improve their reading, writing, and arithmetic skills. Under Title II-B, grants to States are available for establishing Adult Basic Education projects for the 22.5 million persons 18 years old and older who have less than an elementary education. Persons having these qualifications are eligible for participation wherever a program is established. The three major purposes are:

1. To assist local educational agencies in establishing programs and pilot projects in adult basic education.
2. To assist with the actual costs of adult instruction.
3. To assist State educational agencies to improve their technical and supervisory services to adult basic education.

Program Administration: The U. S. Office of Education makes grants directly to State education agencies, based on a specific formula. The State agency further allocates funds to local public school agencies, as provided for by State plans. Local Groups wishing to initiate Adult Basic Education projects should consult local public school authorities for information on developing projects.

Types of Projects: Local communities may choose from a variety of projects those most appropriate to their needs. Pilot projects may vary according to community imagination and creativity. Along with decision-making and determination of goals and objectives, participants' problems should constitute much of the project content. Basic content in teaching the three R's are those adult experiences such as family living, consumer buying, saving and budgeting, credit management, civic responsibility, occupations, etc. Where possible, such projects ought to be major components of Community Action Programs.

Sustaining Features: Linked together with other components of Community Action Programs, Adult Basic Education projects can help to enrich programs like health and welfare, social service activities, religious, and other human and resource development programs. Such projects also can help develop leadership and involvement in community activities. The results of Basic Education projects are stepping stones to other training and work experience since they provide the basic skills for learning.

Levels of Learning: Based on levels of literacy, projects are usually set up in blocks of grade levels -- 1-3, 4-6, 7-8, etc. Funds may be allotted by units at varying levels.

For More Information contact your local school authorities or write to:

Adult Education Branch
U. S. Office of Education
Washington, D.C. 20202

No. 13

THE COLLEGE WORK-STUDY PROGRAM

Title I-C

Economic Opportunity Act of 1964

Office of Education
U. S. Department of Health, Education, and Welfare

Purpose: To provide part-time employment opportunities for students, especially those from low-income families, who are in need of earnings to pursue courses of study at an institution of higher education. In many instances, the work-study program will have to be combined with other forms of financial assistance to enable the student to meet his educational expenses. Other possibilities for financial assistance include the National Defense Student Loan Program, the Higher Education Act, and grants or scholarships from colleges and foundations.

The program also is designed to stimulate the development of worthwhile work experience. Student employment may be either on-campus for the institution or off-campus by arrangement with a public or private nonprofit organization. Work for the college covers a wide variety of student employment activities, ranging from food service, library aides, and clerical assistants to laboratory assistants and computer programmers. Off-campus possibilities include work in health, educational recreation, welfare, and related fields which are in the public interest.

Student Eligibility: The following general criteria govern student eligibility:

1. The student must be enrolled or accepted for enrollment as a full-time student in an institution participating in the College Work-Study Program.
2. The student must be in need of the earnings from employment under this program to pursue a course of study at the institution.
3. Preference will be given to students from low-income families.
4. The student must be capable of maintaining good standing in his course of study while employed under this program.
5. The student must be a citizen of the United States, or owe permanent allegiance to the United States, or meet other specific criteria regarding his residence or immigration status.

Work Limitations: Students may not work more than 15 hours per week while attending classes. However, they may work full-time during vacations, summers, and other periods when classes are not in session.

Institutional Eligibility: Any institution of higher education which is eligible for participation in the Higher Education Facilities Act program may participate. All accredited institutions of a public or private nonprofit nature are eligible. Non-accredited institutions may be eligible under special procedures established under the Higher Education Facilities Act. As of January, 1966, 1,250 colleges and universities were participating in the program.

Institutional Administration: The participating college or university will be responsible for selecting students to be employed, defining the jobs to be performed, establishing the rates of pay, supervising the work, handling the payroll, and taking care of all other matters pertaining to the day-by-day operation of the program.

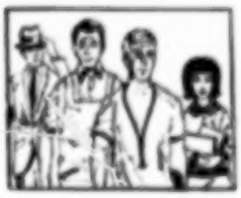
Proportion of Federal Funds: The federal share of compensation to students employed in the work-study program will be 90% until July 1, 1967. Thereafter, the maximum will be reduced to 75%. Matching funds of 10% in the first three years and 25% thereafter must be provided by the colleges and universities and/or organizations and agencies entering into agreements with such colleges and universities. The nonfederal share provided by the institution may be in the form of services and equipment, including tuition, room, board, and books. Colleges and universities must maintain a level of student employment on their own campus at least as large as their average annual expenditures for such employment in the three fiscal years preceding the fiscal year in which the contract is entered into.

For More Information: A high school student interested in knowing more about the College Work-Study program should consult his principal or guidance counselor, and the appropriate official of the participating college in which he expects to enroll. For the prospective college student, the latter will usually be the Director of Financial Aid or Student Employment.

A student already enrolled in a participating college or university should consult the official in charge of student financial aid.

Employment application forms should be secured from the appropriate official of the participating institution. They are not available from the United States Office of Education.

No. 14



COOPERATIVE EXTENSION SERVICE

State Land-Grant Colleges and Universities and the
U. S. Department of Agriculture

Purpose: Under authority of the Smith-Lever Act of 1914, the Cooperative Extension Service conducts educational programs "to aid in diffusing among the people of the United States useful and practical information" in the broad fields of agricultural production and marketing, community and resource development, home economics and consumer education, and youth development. Educational programs are developed cooperatively with citizens' advisory groups and jointly financed by local, State, and Federal governments.

Major Program Areas

Agricultural Production and Marketing: Educational and technical assistance, including personal consultation is provided to help:

- Inform farmers about new technological developments.
- Farmers learn how to apply research findings and agricultural technology to improve efficiency and quality of agricultural production.
- Farmers study their farm business, and develop and implement plans for systematic improvement of their farming enterprise and living standards.
- Farmers study and analyze crop reports, market news, and other information to develop the most economic production and marketing plans.
- Farmers learn about and use Department of Agriculture and other Federal agency programs that may be of value to them.
- Agricultural service industries provide more effective service to farmers.
- Producers, marketing firms and organizations apply marketing research. Assistance includes information on market demands and specifications; market analyses; management and operations assistance; evaluation of the feasibility of new marketing facilities, including the opportunity for new cooperatives; and feasibility studies on new and improved products.

Community and Resource Development: Educational, organizational, and technical assistance is provided to communities and organizations for the purpose of developing human, economic, and community resources to their fullest potential.

Human development programs emphasize planning and action for improving the knowledge and skills of people, including education and training, through fullest use of educational, institutional, and organizational resources. Economic development programs are directed at developing new business and industry or expanding existing ones to increase income and employment opportunities. Community development programs are directed at improving community services and facilities, and cultural and living environments.

Resource development work is usually carried out through existing organizations or newly developed organizations representing the major interests, groups, and geographic areas of the community, county, or multicounty area. The analytical problem-solving process is used for helping people analyze their situation; identify community and area problems; study opportunities for development and courses of action; establish short and long-range objectives; and select, develop, and utilize resources.

Home Economics Education and Consumer Services: Extension home economics is an adult education program for the family. It reflects the needs of contemporary living, with emphasis on nutrition and family health, consumer education, management, family economics, child development, human relations, and housing.

The Extension home economist reaches the homemaker and her family with an educational program designed to reflect their needs at different stages of the life cycle. In planning the program, the county home economist consults with community leaders to learn their views on local problems and needs. Thus the program varies from place to place, from age group to age group, from one income to another, depending on the problems to be solved through the educational program.

The county Extension home economist shares knowledge with teachers, social workers, public health nurses, and many others concerned with the community and its families.

4-H and Youth Development: Provides informal out-of-school educational assistance and leadership development to youth. Through work-projects, demonstrations, community service activities, leadership responsibilities, and achievement programs, youth gain the knowledge, skills, and attitudes for personal development and for enriching family life. The 4-H program helps youth to learn responsibility, enjoy useful work, and achieve satisfaction through accomplishment. Youth also learn how to make wise decisions and solve problems which enable them to prepare for adulthood through real-life experiences. Career exploration projects provide guidance in preparing for a vocation.

Nearly 2½ million youth are enrolled in about 96,000 4-H clubs lead by more than one-half million adult and junior leaders.

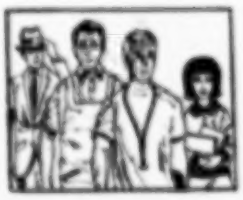
Special programs for disadvantaged youth offer them opportunity to see beyond their own environment, to have new learning experiences, and to arouse undiscovered potentialities.

For Further Information or for assistance, contact your local county Extension office, Director of Extension at your State land-grant university, or Federal Extension Service, U. S. Department of Agriculture, Washington, D. C. 20250

No. 15

ELEMENTARY AND SECONDARY EDUCATION ACT OF 1965

-- TITLES I, II, AND III --



Office of Education
U. S. Department of Health, Education, and Welfare

TITLE I: BETTER SCHOOLING FOR EDUCATIONALLY DEPRIVED CHILDREN

Purpose: To provide encouragement and financial support to local school districts for the establishment of special programs to meet the needs of educationally deprived children in low-income areas. The heart of the Act is a three-year program of Federal grants to the States and territories for allocation to school districts to improve the education of more than five million children from low-income families.

Funding: Title I authorizes $1.18 billion for allotment to State educational agencies in fiscal year 1966. It also extends for two years the provisions of P.L. 874 (financial assistance in Federally-impacted areas) as now in effect which were due to expire on June 30, 1966.

Some 90 percent of the school districts have funds reserved for their use from Title I. However, if a school district does not use its allocation, the funds revert to the Treasury of the U. S.

Eligibility: A formula based on family income determines which school districts are eligible for assistance. However, educational need determines which children may benefit. The focus is on helping children whose educational achievement is below normal; including those with physical, mental, or emotional handicaps. A project in reading improvement, for instance, would be available to all children who live in the project area, regardless of family income or enrollment in a public or private school. In some cases, children living outside the area could be accommodated.

Projects must include provision for meeting the special educational needs of deprived children attending private schools. Such children may benefit from projects through joint participation with children enrolled in public schools or through special educational services rendered in nonpublic facilities.

Allocations to Districts: The maximum amount that may be granted to a local school district is based upon the number of children, ages 5 to 17, from low-income families in the school district, multiplied by one-half the State average expenditure per pupil. For the first year of the program, "low-income" families are those who earn less than $2000 annually, and those who receive more than $2000 annually in aid to dependent children under the Social Security Act.

Use of Funds: Grants may be made to local school districts from State allocations for a variety of programs such as supplementary and remedial instruction, guidance and counseling, and health and welfare services needed to overcome learning handicaps. Equipment may be acquired and school facilities constructed when necessary to carry out approved programs.

A Cooperative Job: Project proposals developed by local school districts must be approved by the State educational agency which uses guidelines established by the Office of Education. Local school districts are expected to:

- -- Adopt procedures to test and evaluate the effectiveness of their programs at least annually.
- -- Adopt effective procedures for informing teachers and school officials of improved educational practices resulting from the program.
- -- Coordinate their programs with Community Action Programs operated under the Economic Opportunity Act of 1964.

TITLE II: LIBRARY, TEXTBOOKS, AND OTHER INSTRUCTIONAL MATERIALS

Purpose: Title II provides funds to States for school library resources, textbooks, and other printed and published instructional materials for the use of children and teachers in all public and private elementary and secondary schools.

Allotments: From a total appropriation of $100 million for the first year of a five-year program, allotments are made to States on the basis of the number of children enrolled in public and private elementary and secondary schools within each State. Up to five percent of State grants may be used for administering State plans during the first year, while three percent may be used for this purpose thereafter.

Participation: To apply for a grant from its allotment, each State must submit a plan for the operation of its Title II program to the U. S. Office of Education. The State plan designates one Stage agency, usually the State Department of Education, which will be responsible for administering and supervising the entire program, and gives the criteria to be used in allocating funds.

Requirements: Among other requirements, the State plan must: Consider the relative need of children and teachers in the State for such materials; assure that such materials will be provided on an equitable basis for all elementary and secondary school children and teachers; and assure that Federal funds will be used to improve present programs serving the purposes of this Title, and not to supplant State, local, or private school funds already being spent for such purposes.

Selection of Materials: The selection of materials for particular schools and student bodies requires the cooperative efforts of all personnel involved, including teachers and librarians. To assure that materials requested are those most needed, project proposals or requests for materials should be submitted by the local public educational agency to the administering State agency on behalf of the children and teachers who will actually be using them, in accordance with instructions provided by the State agency.

Materials may include books, periodicals, documents, maps, charts, globes, magnetic tapes, transparencies, films, or other printed and published or audiovisual materials. Excluded are equipment, materials intended for religious instruction, and materials consumed in use, or those which cannot be expected to last for more than one year.

Distribution of Materials: Since each State must conform to its own laws, plans regarding the administration of programs will vary from State to State. In some instances, the State may establish a central depository within a school district where all children and teachers may check out materials. In other cases, materials may be deposited and loaned from a centralized school library which services one or more schools.

All materials under the program will belong to a public agency and will be loaned to teachers and children -- not given away.

When a State is legally unable to provide materials for children and teachers in nonpublic schools, the Commissioner of Education will make the same materials as are used in the public schools available to them and pay the costs out of the State's allotment.

TITLE III: SUPPLEMENTARY CENTERS AND SERVICES

Purpose: This program, known as PACE (Projects to Advance Creativity in Education), is designed to help local school districts relate educational research to educational practices through the support of creative supplementary centers and services. School districts are encouraged to take a bold new look at their educational needs and develop programs which illustrate innovative ideas as well as enrich the curriculum.

Meeting Vital Needs: PACE is designed to stimulate and assist local school districts to meet vital needs of education by:

- -- Encouraging flexibility, innovation, and experimentation throughout our educational system.
- -- Providing better services than are now available.
- -- Supplementing existing educational programs and facilities.

Financial Support: Projects may be financed entirely by the Federal Government. Of the $75 million appropriated for the first year of the 5-year program, each State has a base allocation of $200,000. One-half of the remainder is allocated on the basis of the population between the ages of 5 and 17 in each State, while the other half will be distributed on the basis of the total population in each State.

Local Ingenuity Needed: Local public educational agencies or groups of agencies can develop innovative programs based on their own perceptions of need and interest. A program could be as simple as providing an after-school study area or as complex as establishing a model school to serve a group of communities.

Learning laboratories based on new psychological discoveries may be developed, or special equipment and special personnel may be acquired. Instructional materials centers, mobile libraries, mobile science laboratories, home study courses using new techniques of information dissemination, or innovative educational radio and television programming also may be supported.

New approaches to such supplementary services and activities as guidance and counseling, preschool programs, adult education, and dual enrollment are other possibilities. Exemplary elementary and secondary school programs or schools may be developed to serve as models for innovative practices.

Cooperative Effort: Persons or groups broadly representative of the cultural and educational resources of the community must help plan and carry out the local programs. Resources could include State educational agencies, public schools, colleges and universities, regionally-based educational laboratories, nonprofit private industry, artistic and musical organizations.

Types of Grants: Some local school districts will decide that their primary requirement is for a planning grant to develop a project, which would lead to application for an operational grant. Others will apply immediately for an operational grant, which may include pilot projects, the acquisition of equipment, and necessary construction.

Application for Grants: Applications are submitted simultaneously to the U. S. Office of Education and the State department of education. Grants are made to local educational agencies by the Commissioner of Education after the State reviews and makes recommendations on proposals.

Cooperative Funding for Title I, II, and III Projects: The following list of Federal programs, though not exhaustive, might be considered in planning projects under Titles I, II, and III in order to utilize cooperative funding.

- National Defense Education Act of 1958
- Economic Opportunity Act of 1964
- Educational Television Facilities Program (PL 87-447)
- Vocational Education Act of 1963
- Library Services and Construction Act
- Manpower Development and Training Act of 1962
- School Assistance to Federally Affected Areas (PL 81-815 and 81-875)
- Higher Education Facilities Act of 1963
- Higher Education Act of 1965

For More Information and application forms for Title I, local school boards should write to their State departments of education.

For More Information and application forms for Titles II and III, they should write to their State departments of education or to the U. S. Department of Health, Education, and Welfare, Washington, D. C. 20201.

Federal Extension Service -- U. S. Department of Agriculture 1/66

No. 16

HEAD START CHILD DEVELOPMENT PROGRAMS

Office of Economic Opportunity

Purpose: To assist rural and urban communities in financing Child Development Centers for children of limited opportunity. Federal assistance is provided for programs which serve neighborhoods with a high rate of poverty. However, family income need not deter admission as long as the program serves a predominantly poor neighborhood.

Head Start is a local action program designed to prepare children for school. Such programs should offer opportunity for growth and development of the child -- not just custodial care. They should deal with the health, social, and educational needs of the child. Parents should be involved.

Sponsoring Bodies: Head Start Child Development Programs are part of the Community Action Program of the Office of Economic Opportunity. In general, applications are expected to be made through local Community Action Agencies; but, in certain cases, applications may be made by other public or private nonprofit organizations.

Actual operation of a Head Start Child Development Center may be delegated by a Community Action Agency to a group which has the capacity to organize and operate the program. This group can be a public agency, a private nonprofit organization, or an institution of higher education.

In localities where there is no Community Action Agency, an applicant must organize a policy board, to include representatives of the poor, prior to submitting its application. The Head Start Child Development Program can thus be the first "building block" in a comprehensive attack on poverty within a community. In areas where a Community Action Agency is being organized, a group wishing to operate a Head Start program should consult with the organizers before applying.

Funds for Financing: Head Start Child Development Programs will be financed by the Office of Economic Opportunity up to 90% of the total cost. The local share of costs may be made up either in cash or by providing space, equipment, utilities, or personal services.

Costs which can be included in a Head Start program budget include: Salaries, rent and utilities, toys, equipment, teaching materials and books, transportation, food, health, psychological and social services, insurance, staff training, expert consultants, and limited renovation of facilities.

The Office of Economic Opportunity will finance eight-week training courses for a limited number of local professional people who have been hired to work in Head Start Child Development Centers. Short-term courses will be offered for Center administrators and summer teachers. Communities will also be helped to plan and finance in-service training programs for Head Start staff.

Head Start applicants should, in planning their programs, consider use of funds from sources other than the Community Action Program of the Office of Economic

Opportunity. The Elementary and Secondary Education Act, providing funds for public schools, is one major source.

Applications for Head Start Child Development Programs should be submitted to the appropriate Regional Office of the Office of Economic Opportunity.

Program Goals: There are three basic kinds of child development programs the Office of Economic Opportunity can assist:

> Follow-through programs including health, education, social service, and parent activities during the school year for the children who participated in Head Start the prior summer.
>
> Full-year programs for preschool children three years of age or older.
>
> Short-term summer programs for children who will enter school the following term.

Sponsoring groups must show that they can provide the basic features -- health, social services, and educational activities -- essential to meeting the needs of local families. Thus, it is essential to know needs and plan accordingly. The Local Community should be the origin of its own Head Start Child Development Center. An individual, a local government agency, or a private organization may take the first step. Regardless of the origin, all relevant parts of the community should participate in planning, development, and program policy determination. Hence, professional and official personnel should encourage community leaders to initiate projects to insure greater interest and participation. Parents of the children to be involved should be included in the planning.

Center Space: Suitable space indoors and outdoors is essential to any Head Start Program. Space must meet local health and safety requirements. Numerous types of structures may qualify -- local schools and churches, club and community houses, vacant buildings, halls, etc. For each child, at least 110 square feet of space is recommended -- 35 indoors and 75 outdoors.

Center Staffing: The Center Staff is perhaps the one most important factor for effective results. Both qualified professional and volunteer personnel are essential to a good staff. Community volunteers, including parents, will enhance the program. Parents may be either volunteers or paid employees. Full-time staff for a minimum unit of 15 students should be at least three persons; i.e.; a professional early childhood teacher, a teacher's aide (preferably a paid parent) and a volunteer, for each multiple of 15. The staff should increase in proportion. The enrollment of Head Start units will help to determine the size of the budget.

Information: Further information on Head Start Child Development Programs is available from State Office of Economic Opportunity Technical Assistance personnel located in State capitols, the Regional Offices of OEO, and the local Community Action Agency.

For More Information write to: Head Start Child Development Programs, Community Action Program, Office of Economic Opportunity, Washington, D.C., 20506

Federal Extension Service -- U. S. Department of Agriculture 1/66

No. 17

HIGHER EDUCATION FACILITIES ACT OF 1963

Public Law 88-204

Office of Education
U. S. Department of Health, Education, and Welfare

Purpose: To provide grants and loans to public and other nonprofit institutions of higher education for financing construction, rehabilitation, or improvement of buildings to house classrooms, libraries, and laboratories to expand enrollment capacity.

The primary goal of the Act is to expand enrollment capacity. The reasons for enacting the legislation were compelling. By 1970, the number of college students is expected to reach seven million -- double that of 1960. To keep pace with this growth, colleges and universities will need to spend $1 billion more a year until 1970. The Act helps make this possible through grants and loans.

By making special provision for their growth, the Act also takes note of the unique role of public community colleges and technical institutes in the national scheme of post-high school education. It also provides measures to spur the development of graduate schools and their better geographic distribution across the Nation.

Funds Authorized and Appropriated: An investment of $1.2 billion was authorized over a five-year period. For the fiscal year ending June 30, 1965, Congress appropriated $463,150,000: $50 million for grants to public two-year colleges, technical institutes, and off-campus branches of four-year colleges and universities; $179 million for grants to degree granting institutions; $60 million for grants to graduate schools and cooperative graduate centers; and $169 million plus for loans for construction of needed facilities.

Eligibility: Public and nonprofit private institutions of higher education are eligible under the specific provision that the construction will result in urgently needed and substantial expansion of the institution's student enrollment capacity or, in the case of a new institution, result in creating urgently needed enrollment capacity; with the limitation that the Federal grant shall not represent more than 33-1/3 percent of the cost of the project; and a requirement that at least 22 percent of the funds allotted to a State be made available only to public community colleges and technical institutes.

Types of Facilities that Qualify: "Academic facilities" are defined as structures suitable for use as classrooms, laboratories, libraries, and related facilities necessary or appropriate for instruction of students, for research, or for the administration of educational and research programs. Excluded are: facilities intended primarily for events for which admission would be charged to the general public; facilities designed especially for athletes or recreational activities other than for an academic course in physical education; any facility to be used for sectarian instruction or as a place for religious worship; and any facility to be used by a school of medicine, dentistry, osteopathy, pharmacy, optometry, podiatry, nursing, or public health. The latter are eligible for other federal grants.

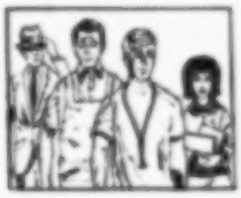
How Communities Can Obtain Grants: Institutions submit plans for projects to a State Commission or State agency designated as the authority to review proposals with respect to the rules of eligibility, and to assign priorities in terms of contributions to an over-all State plan for education. The State Commission submits the approved and recommended projects to the U.S. Commissioner of Education where they are approved for funding within the applicable allotment to the State.

Loans: With the definitions of "construction" and "higher education facilities" remaining the same as for grants under this Act, Title III provides for loans to institutions under the provisions that: (1) not less than one-fourth of the cost of the facility will be financed from non-Federal sources; (2) that the applicant is unable to secure a loan from other sources under equally favorable terms; and (3) that the construction will be undertaken in an economical manner and not of elaborate or extravagant design or materials.

For More Information, contact the administrators of the institution in which you are interested; your State Board of Higher Education (or comparable body); or:

Bureau of Higher Education
Office of Education
U. S. Department of Health, Education, and Welfare
Washington, D.C. 20202

No. 18



JOB CORPS

Title I-A

Economic Opportunity Act of 1964

Office of Economic Opportunity

Purpose: The purpose of the Job Corps is to prepare youth for the responsibilities of citizenship and to increase their employability by providing them education, vocational training, and useful work experience, including work directed toward the conservation of natural resources, in rural and urban residential centers.

Present plans call for 20,000 youth ages 16 thru 21 to be enrolled in the Job Corps by July, 1966. Both young men and young women may enroll. The men will be trained in rural conservation centers and urban training centers. Rural youths will go to rural or urban centers, depending on their training needs. Up to one-third of the participants may be young women receiving training in residential training centers.

Conservation Centers: The conservation centers program will include at any one time no less than 40% of the total enrollees in the Job Corps. Enrollees are assigned to centers where their work is directed primarily toward conserving, developing, and managing the public natural resources of the nation; and developing, managing, and protecting public recreational areas. The centers also have an education program aimed at correcting basic educational deficiencies of enrollees. These centers are operated by the conservation agencies of the Departments of Agriculture and Interior under Job Corps policy direction.

Initially, over 80 conservation centers accommodating 100 to 200 youth each are being activated. Most of the center directors are Forest Service or Department of Interior personnel. The deputy director for education in each center is a person with extensive teaching experience. There are two other experienced teachers in each 100-man center, and a deputy director for work programs. There are three work-crew leaders and seven tutor-counselors for each 100 men.

Urban Centers: The Job Corps urban training centers provide education and systematic vocational skill training for young men and women. These centers are located in or near metropolitan areas. They are operated by universities, school boards and other institutions...which prepare and submit proposals that meet Job Corps requirements.

Women's Job Corps Centers provide training in family life and homemaking, physical health and recreation, in addition to skill training for jobs.

State-Operated Youth Centers: The Director of the Office of Economic Opportunity is authorized to enter into agreements with States to provide part or all of the operative or administrative costs of State-operated programs which carry out the purposes of the Job Corps program.

Provisions for Participants: The Job Corps is composed of young men and young women who are permanent residents of the United States who have attained age 16 but have not attained age 22 at the time of enrollment. The total enrollment of any individual in the Corps shall not exceed two years, except for special cases. Enrollees are provided subsistence, transportation, equipment, clothing, recreational services, medical, dental, hospital and other health services, and certain living, travel and leave allowances. Upon termination of enrollment in the Corps, each enrollee is entitled to receive a readjustment allowance of $50 for each month of satisfactory participation. Amounts up to $25 of this monthly allowance may be allotted directly to a member of the enrollee's family. In such cases the amount allotted to families is matched by the Job Corps.

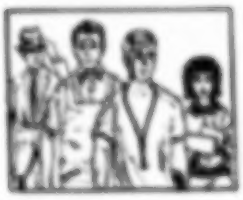
How Youth Can Join: In order to be considered for the Corps, youths should send a card or letter with their name, age, address, phone number (if any), and sex to the Job Corps, Washington, D. C. 20506. This is not an application. Their names will be included on a list of interested youths from their area. As vacancies arise in the Corps, local screening organizations will call in youths whose names are on these lists and invite them to fill out detailed applications. Prepaid postcards addressed to the Corps, and other recruiting materials and information, can be obtained from local screening organizations or the Corps. In most areas the local offices of the employment service are the Corps' screeners; in some instances screening is handled by local Community Action programs.

State Approvals: No conservation center, training center or other similar facility designed to carry out the purposes of Title I-A shall be established within a State unless a plan setting forth such proposed establishment has been submitted to the Governor of the State and such plan has not been disapproved by him within 30 days of such submission.

For More Information write to:

Job Corps
Office of Economic Opportunity
Washington, D. C. 20506

No. 19



THE MANPOWER DEVELOPMENT AND TRAINING ACT

Office of Manpower, Automation, and Training
U. S. Department of Labor

Purpose: To provide testing, counseling, training, and job placement for unemployed and underemployed persons who need training in order to secure appropriate full-time employment. Since passage of the Act in 1962, more than 370,000 persons have received government-financed free training. Nearly 85 percent of those who have completed institutional and on-the-job training have found jobs -- most of them in occupations related to those for which they were trained.

Recent amendments to this Act make it an even more flexible tool in preparing workers from farms and small towns for new job opportunities, both in their own localities and elsewhere.

Who Administers the Program? The Department of Labor, through State Employment Services, is responsible for testing, counseling, selection for training and subsequent placement. The Department of Health, Education, and Welfare is responsible for the training, through State vocational education and other appropriate public and private agencies.

What Free Services Are Available? Testing, counseling, referral to training, training, in many cases a money allowance during training, in some cases additional subsistence payments or commuting costs, remedial basic education courses, placement help in finding jobs, and financing costs of moving to new jobs.

Who is Eligible? For training, anyone is eligible who is unemployed or underemployed and who cannot reasonably be expected to secure appropriate full-time employment without training. Workers belonging to farm families with less than $1,200 annual net family income are considered unemployed for purposes of this Act.

What Are the Money Allowances During Training? Cash payments are authorized up to $10 a week more than the average weekly unemployment compensation in the State where the training is done. These allowances can be paid for 52 weeks, except in cases where basic education courses (for example, literacy and arithmetic training) are required. In these cases a further 20 weeks of money allowances is authorized. Special provisions cover payments to youth.

Who is Eligible For These Payments? Unemployed persons who have had at least two years of gainful employment, and who are either heads of families or heads of households, or who are members of a household in which the head of the family or household is unemployed.

What About Youth? The general rule is that only one person in any one household may be receiving training allowances at a given time. But youth selected for occupational training and further schooling -- because they can't get jobs without such special help -- may nevertheless be paid allowances of up to $20 a week. If these youths (17 or older) did not graduate from high school, they must have been out of school for at least one year.

What About Additional Subsistence or Commuting Payments? In appropriate cases (where training is held in facilities not within commuting distance) payments for subsistence of up to $35 a week (rate of $5 a day) or transportation (up to 10 cents per mile) can be made.

Who Decides Who Will Be Trained and In What Occupations? The Department of Labor through the local office of the State Employment Service. This office is required to make an official estimate that there is "a reasonable expectation" of jobs in the field for which training is offered. Training has been conducted for dozens of different types of jobs.

Is All Training In Public Schools? Not necessarily. Institutional-type training is done in many settings, and in addition there are specific provisions for on-the-job training, in cooperation with public and private agencies, employers, trade unions and other industrial and community groups. Such paid on-the-job training may be supplemented by classroom-type instruction.

Can Persons Selected For Training Earn Money On the Side? Yes, up to 20 hours work a week.

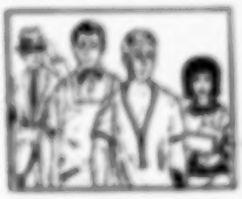
What About Cost of Moving to Job Locations? This is a pilot program effective in limited areas until June 30, 1967. Financial assistance in the form of grants or loans is available to assist in moving families and household goods if there is a bona-fide offer of a permanent job at the new location. Only "involuntarily unemployed" persons who cannot find work in their own communities and who are competent to perform the job can be so aided.

Who Are the Best Persons to Contact For More Information? The nearest office of the State Employment Service and the State vocational educational authorities.

No. 20

THE NATIONAL DEFENSE STUDENT LOAN PROGRAM

(and 1964 Amendments)



Office of Education
U. S. Department of Health, Education, and Welfare

Purpose: The National Defense Student Loan Program provides for the creation of student loan funds at institutions of higher education from which undergraduate and graduate students in need of financial help may borrow at reasonable terms to complete their higher education.

Background: The student loan program was authorized by Title II of the National Defense Education Act of 1958 "to identify and to educate more of the talent of our Nation...and to insure trained manpower of sufficient quality and quantity to meet the national defense needs of the United States." To date, more than 600,000 students have been helped to complete their college education through the program.

On October 16, 1964, President Johnson approved the National Defense Education Act Amendments of 1964 which extends the Act three years (through fiscal year 1968) and which greatly expands several of the NDEA programs. Funds are authorized to be appropriated through June 30, 1972, to enable students who have received loans during earlier years to continue or to complete their education.

Loans: Eligible undergraduate students may borrow up to $1,000 and graduate or professional students up to $2,500 in one academic year. Total amount of loans to any student for undergraduate and graduate education may not exceed $10,000.

Loan Terms: The borrower must sign a note for his loan. Three percent interest begins to accrue one year after the borrower ceases to be a student. Repayment must begin two years after the borrower leaves college and must be completed 10 years later. Repayment may be temporarily delayed in cases where a student returns to college, enters the Armed Forces, or joins the Peace Corps. At the option of the institution, periodic installments need not be paid during any period not in excess of three years during which the borrower is a part-time student taking courses toward a degree. While interest will continue to accrue during periods of part-time study, such periods are not included in determining the 10-year period in which the loan must be repaid.

The borrower's obligation to repay his loan is cancelled in the event of his death or permanent and total disability.

Cancellation of Obligation for Teachers: Part of the loan plus interest may be cancelled if the borrower becomes a full-time teacher in public or private nonprofit elementary and secondary schools or in institutions of higher education. Such cancellation is at the rate of 10 percent for each year of teaching service, up to a maximum of 50 percent. Cancellation of loans for teachers in private nonprofit elementary and secondary schools and in institutions of higher education is not effective for teaching service prior to and during the 1964-65 academic year.

Eligibility: Students must be enrolled or accepted for enrollment in institutions participating in the National Defense Student Loan Program. To be eligible for loans, a student must:

- -- Be in need of assistance and be able to maintain good standing in his school.
- -- Be carrying at least one-half the normal full-time academic workload as determined by the institution in which he is enrolled.
- -- Be a citizen of the United States or intend to reside permanently in the United States.

Institutions of higher education are to give special consideration in their selection of loan recipients to students with a superior academic background.

Administration of Loans: The Congress appropriates funds for the National Defense Student Loan Program which are, in turn, distributed among participating institutions of higher education.

The participating institution is required to establish its own student loan fund and to contribute to it a sum equal to at least one-ninth of the amount contributed by the Federal government. The responsibility for the administration of the fund thereafter rests with the institution.

Within conditions prescribed by the National Defense Education Act and its Amendments, and regulations of the Office of Education, the institution selects student recipients, arranges the loans, and is responsible for collection of loans.

Where to Apply for Loans: Application for loans should be made with the student financial aid office in the institution which the student attends or expects to attend. Loan applications are not available from the U. S. Office of Education.

1965 Amendments: See Part D of Fact Sheet 23, Title IV of the Higher Education Act, for the brief 1965 Amendments to the National Defense Student Loan Program.

For More Information: High school students desiring more information about the loan program should consult their principal or guidance counselor, or the appropriate official of the institution of higher education in which they expect to enroll. In the latter case, this usually will be the Director of Admissions.

Federal Extension Service -- U. S. Department of Agriculture 1/66

No. 21

NEIGHBORHOOD YOUTH CORPS

Title I-B

Economic Opportunity Act of 1964

Neighborhood Youth Corps
U. S. Department of Labor

Purpose: The Neighborhood Youth Corps is a work-training program for young men and women ages 16 through 21. It is aimed at young people who need paid work experiences to stay in school or return to the classroom, or to equip them with the necessary attitude and skills to cope with the job opportunities in today's market.

Responsibility for administering this program is assigned to the Neighborhood Youth Corps, an agency established as part of the United States Department of Labor's Manpower Administration for the specific purpose of carrying out this mission. This organization, in close partnership with State and local government and private nonprofit organizations, is committed to the improvement of education and skills of our youth as a means of enabling them and their families to share more fully in the abundance of our economy.

Eligibility: Young men and women from low-income families who need:

- Gainful part-time work to stay in school.
- A part-time job and income to return to school.
- Work experience as preparation for formal job training or in preparation for successful entry into the working world.
- Work-training in order to acquire skills for those who left school permanently.

Neighborhood Youth Corps Project Sponsors: Local groups originate, develop and sponsor projects. The sponsors may be:

- State, county, and local governmental agencies.
- Individual public institutions such as schools and hospitals.
- Private nonprofit organizations -- other than a political party -- not devoted exclusively to sectarian affairs.

In areas where rural and urban Community Action Programs under Title II-A of the Economic Opportunity Act are planned or are in operation, NYC projects normally would be coordinated with such Community Action Programs.

Criteria Used in Approving Neighborhood Youth Corps Proposals: Proposals for projects are limited only by local needs, imagination and resources, but each project must:

- Demonstrate the sponsor's ability and desire to reach and program the youths for whom the Neighborhood Corps is intended.

- Provide jobs for 16 through 21-year-olds from low-income families.
- Use facilities that are publicly-owned or run by a private, nonprofit organization.
- Not involve the construction, maintenance, or operation of any facility to be used solely for sectarian instruction or religious worship.
- Provide for reasonable pay and good working conditions.
- Not displace presently employed persons or impair contracts for services.
- Demonstrate high training potential.
- Offer service in the public interest that otherwise could not be offered.

Types of Projects: A variety of work-training projects are eligible for funding. These include work with:

- Schools
- Health Services
- Highway Departments
- Libraries
- Historical Societies
- Soil Conservation Districts
- Park and Recreation Departments
- Law Enforcement Agencies
- Local, County, and State Government Offices
- Extension Services
- Experiment Stations and other Research Agencies
- State Forest Services
- Youth Camps
- Welfare Agencies
- Private Non-Profit Organizations and Service Clubs for Work in the Public Interest

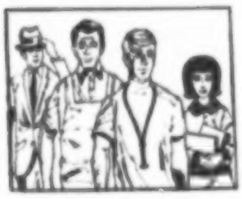
Hours and Wages: Enrollees are generally paid at a rate of $1.25 an hour for each hour spent in work. In-school enrollees may work up to 15 hours a week. Out-of-school enrollees may work up to 32 hours a week. They may be required to spend additional time in counseling for remedial education, but they cannot receive any compensation for these hours.

For More Information write to:

Neighborhood Youth Corps
U. S. Department of Labor
Washington, D. C. 20210

Federal Extension Service -- U. S. Department of Agriculture 1/66

No. 22



NURSE TRAINING ACT OF 1964

Public Health Service
U. S. Department of Health, Education, and Welfare

Purpose: To provide student financial aid to attract more students to the nursing profession and funds to build additional facilities for training them.

Problem: In 1962 the Public Health Service's Consultant Group on Nursing reported that the nation would need 300,000 new nurses by 1970. Schools of nursing have long been struggling with overcrowded facilities, inadequate budgets, and over-extended teaching staffs. And a scarcity of student aid funds has discouraged many young women from entering nurse's training. The Congress responded to this critical situation by passage of the Nurse Training Act of 1964.

Provisions: The Act provides for various kinds of Federal support including:

- A major student loan program to attract new recruits to nursing. Loans of up to $1,000 per year are available for students attending eligible nursing schools. Accredited public or nonprofit colleges, universities, junior colleges, hospitals, and diploma schools which provide nurses' training are eligible. The loans are earmarked for students who qualify both by need and academic standing. They have a "forgiveness" clause allowing as much as 50% of the loan plus interest to be cancelled in return for five years of full-time service as a professional nurse in a public or nonprofit organization. Student loans may not run concurrently with a National Defense Education Act Loan.

- Extension and expansion of the existing traineeship program. Schools may award tuition, fees, monthly stipends, allowance for dependents and a travel allowance for up to 24 months to qualify graduate nurses for leadership roles. Tuition, fees, and a daily stipend may also be awarded to nonresident trainees for short-term courses. Funds go to institutions which select trainees on the basis of need and ability. Traineeships may be used for full-time university study or for short-term training provided by health agencies or other nonprofit sponsors.

- Special support for accredited diploma schools operated by hospitals. A grant formula for these schools is related to the increased enrollment they can expect as the result of the student loan program authorized by the Act.

- Construction grants to boost the enrollment capacity of nurses' training programs of colleges, universities, junior colleges, and hospitals.

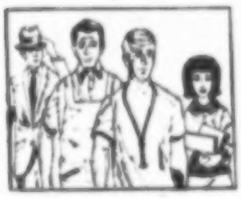
Eligibility for a Nursing Student Loan: To be eligible for a loan from the Nursing Student Loan Program, a student must be:

- enrolled or accepted for enrollment as a full-time student in a school of nursing that has a loan fund;
- a citizen or national of the United States or intend to reside permanently in the United States;
- pursuing a course of study leading to a baccalaureate or associate degree in nursing, a diploma in nursing, or a graduate degree in nursing; and
- in need of assistance and able to maintain academic good standing.

Where to Apply for Loans: Traineeships and student loan funds are administered by nursing schools. No loans or traineeships are made directly to students by the Federal Government. The schools select recipients of loan funds, and make and collect the loans under conditions prescribed by the Act. Students desiring loans or traineeships must apply directly to nursing schools which have loan funds or to schools participating in the traineeship program. Students already enrolled in a participating school of nursing should consult the official in charge of student financial aid.

School Participation: Eligible schools desiring to establish Nurse Training Act loan funds should apply to the Division of Community Health Services, Department of Health, Education, and Welfare. The Division of Community Health Services issues instructions for setting up a loan fund.

No. 23



STUDENT ASSISTANCE --
HIGHER EDUCATION ACT

Office of Education
U. S. Department of Health, Education, and Welfare

Part A: EDUCATIONAL OPPORTUNITY GRANTS

Purpose: Part A provides grants to assist in making available the benefits of higher education to qualified high school graduates from low-income families who would be unable to further their education without such aid.

Financial Assistance (Section 401): Section 401 authorizes $70 million for the fiscal year ending June 30, 1966, and for each of the two succeeding fiscal years to enable the Commissioner of Education to make payments to institutions of higher education for undergraduate students eligible for educational opportunity grants.

Amount of Grants (Section 402): Grants awarded by institutions of higher education under Part A of Title IV shall not exceed the lesser of:

(a) $800 per year or

(b) One-half of the expense of attending college as determined by the institution.

Certain criteria must be met to be eligible for assistance under this part of the Act.

Students who were in the upper half of their college class the previous year are eligible for $200 in addition to the amount determined above.

If the amount of payment determined by the institution is less than $200, no payment shall be made to the student for the particular year.

Duration of Grant (Section 403): Grants awarded under Part A shall be for the period required for completion of the student's undergraduate course of study at the institution from which he received the grant but shall not exceed four years. The student is eligible for payments only if he is pursuing his studies essentially full time and is making satisfactory progress.

Eligibility (Section 404): Students are eligible for grants at participating institutions if they make application at the time and in the manner prescribed by the institution.

An institution shall not award a grant to an individual unless it determines that:

-- He has been accepted for enrollment, or is in good standing and in full-time attendance as an undergraduate student.

-- He shows evidence of academic or creative promise.

-- He is in exceptional financial need.

-- He would not be financially able to remain in school without the grant.

Part B: LOW-INTEREST INSURED STUDENT LOAN

Purpose: Part B authorizes the Commissioner of Education to encourage States and nonprofit private institutions and organizations to establish adequate loan insurance programs for students in eligible institutions; to provide a Federal program of student loan insurance for those not having reasonable access to State or private student loan insurance programs; and to pay a portion of the interest on such loans to qualified students.

Loan and Insurance Limitations (Section 425): The total student loan in any academic year which may be covered by insurance under Part B may not exceed $1,500 for graduate or professional students or $1,000 for any other student.

The total insured unpaid principal shall not exceed $7,500 for graduate or professional students or $5,000 for any other student.

Insurance Liability: The insurance liability on any loan insured by the Federal Government under Part B is 100 percent of the unpaid balance of the principal. However, the insurance does not include liability for interest whether or not the interest has been added to the principal amount of the loan.

Eligibility for Loans (Section 427): A loan shall be insurable under Part B of the Federal program only if:

1. Made to a student who:

   -- Has been accepted for enrollment at an eligible institution or is a student in good standing.

   -- Is carrying at least one-half the normal full-time workload as determined by the institution.

   -- Has provided the lender with a statement of the institution which sets forth a schedule of tuition and fees and the institution's estimate of the cost of room and board.

2. Evidenced by a note or other written agreement which:

   -- Is made without security and endorsement except that the borrower is a minor and an endorsement may be required.

- -- Provides for repayment. Only the interest on insured loans is required to be paid during the period of the student's enrollment in an approved institution of higher education. Repayment of principal is required to be made over a period of not more than ten years beginning not earlier than nine months nor later than one year after the borrower ceases to carry at least one-half of the normal full-time academic workload as determined by the institution. The period of the loan may not exceed 15 years from the execution of the note or written agreement.

- -- Provides that periodic installments of principal need not be paid, but interest shall accrue and be paid, during any period that the student is in attendance at an institution of higher education or not in excess of three years while serving in the military service or in the Peace Corps.

- -- Provides for interest on the unpaid principal balance of the loan at a yearly rate.

- -- Provides that the lender will not collect nor attempt to collect any portion of the interest on the note which is payable to the Commissioner.

- -- Entitles the student borrower to accelerate repayment without penalty.

No maximum rate of interest may exceed six percent of the unpaid balance except under circumstances which threaten to impede the carrying out of the purpose of this part of the Act. In this case, interest may be as high as seven percent.

Total payments by a borrower in any one year of his repayment period shall not be less than $360 or the balance of all principal and interest whichever is less.

Partial Federal Interest Payments (Section 428): Students, whose adjusted family income is less than $15,000 at the time the insured loan is made, are eligible for partial payment of the interest from Federal funds as prescribed in Part B. The total amount of interest accrued prior to the repayment period and three percent thereafter can be paid from Federal funds.

Part C: COLLEGE WORK-STUDY PROGRAM EXTENSION AND AMENDMENTS

Amendments: Part C transfers the Work-Study Program under Title I of the Economic Opportunity Act of 1964 from the Office of Economic Opportunity to the Office of Education, Department of Health, Education, and Welfare.

Participating institutions may pay their share to students in the form of services and supplies furnished by the institution. The amendments also expand the opportunities for part-time employment but preference must be given to students from low-income families.

Part D: AMENDMENTS TO THE NATIONAL DEFENSE STUDENT LOAN PROGRAM

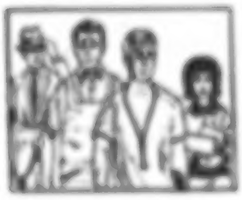
The requirements for repayment of student loans are altered to require payment to commence nine months after the borrower ceases to carry at least one-half the normal full-time academic workload. The minimum rate of repayment is $15 per month, and no interest will accrue while the borrower is carrying at least one-half the normal full-time academic workload.

The loan forgiveness provision of the National Defense Student Loan Program is expanded to permit persons who teach in areas of high concentration of low-income families to cancel their entire obligation at the rate of 15 percent per year.

The legislation amends the National Defense Education Act to include economics among the critical subjects to be covered in Title III (equipment) and to include economics, civics, and industrial arts among the subject areas in Title XI (teacher-training institutes).

For More Information contact the student financial aid office in the school in which you plan to enroll, or write to your State Board of Higher Education.

No. 24



VOCATIONAL EDUCATION ACT OF 1963

Office of Education
U. S. Department of Health, Education, and Welfare

Introduction: The Vocational Education Act of 1963 stands as a milestone of Federal legislation affecting American education. This historic new Act may prove to be the fore-runner of a new concept of public education; making post-high vocational and technical education as much a part of our educational tradition as is elementary and secondary education. Moreover, it provides for a vastly enlarged and improved system of vocational training for persons of all ages in need of such training. Although applicable to all areas, the Act is of special significance to communities heretofore not able to provide the necessary training of its youth, and training or retraining of adults, to provide them skills needed for gainful employment.

Purpose: Briefly, the Act authorizes Federal grants to states for improving and enlarging existing vocational education programs, to develop new programs, and to provide part-time employment for youth in need of income to continue their vocational training on a full-time basis. The Act also authorizes training and retraining for persons of all ages -- including those with special educational or socio-economic handicaps -- suited to their needs, interests, abilities and job opportunities. The philosophy of the Act is set forth in its declaration of purpose as follows.

> "It is the purpose of this part to authorize Federal grants to States to assist them to maintain, extend, and improve existing programs of vocational education, to develop new programs of vocational education, and to provide part-time employment for youths who need the earnings from such employment to continue their vocational training on a full-time basis, so that persons of all ages in all communities of the States -- those in high school, those who have completed or discontinued their formal education and are preparing to enter the labor market, those who have already entered the labor market but need to upgrade their skills or learn new ones, and those with special educational handicaps -- will have ready access to vocational training or retraining which is of high quality, which is realistic in the light of actual or anticipated opportunities for gainful employment, and which is suited to their needs, interests, and ability to benefit from such training."

Funds: Grants to States are on a matching basis. $118½ million has been appropriated for State grants in fiscal year 1965. $117½ million is authorized to be appropriated in fiscal 1966. Authorization for fiscal 1967 and each succeeding year is $225 million. Availability of funds to States depends upon annual appropriations.

It is significant that at least 33 and 1/3 percent of each State's allotment for any fiscal year prior to July 1, 1968, and at least 25 percent thereafter must be used for:

-- Vocational education for persons who have completed or left high school and who are available for full-time study in preparation for entering the labor market; and for

-- Construction of area vocational school facilities.

The total 1965 appropriation for vocational education grants to States is $168½ million. This includes appropriations under the Smith-Hughes and George-Barden Acts, and the Work-Study program. It does not include the 10 percent of the appropriation under Section 2 of the 1963 Vocational Education Act earmarked for research, special training programs, and pilot projects.

State Eligibility: In order to receive its share of the funds under Section 2 of the Act, a State must submit through its Vocational Education Board a State plan for administering the funds which meet certain criteria prescribed in the Act.

Uses of Funds: A State's allotment under Section 2 may be used for:

1. Vocational education for persons attending high school.
2. Vocational education for persons who have completed or left high school (drop-outs) and who are available for full-time study in preparation for jobs.
3. Vocational education for persons (other than those receiving training allowances under the Manpower Development and Training Act, ARA, and the Trade Expansion Act) who have entered the labor market but need training or retraining to achieve job stability or advancement.
4. Vocational education for persons who have academic, socio-economic, or other handicaps which prevent them from succeeding in regular vocational education programs.
5. Teacher training and supervision, program evaluation, special demonstrations and experimental programs, development of instructional materials, State administration and leadership.
6. Construction of area vocational education school facilities, including the department or division of junior colleges, community colleges, and universities providing vocational education in no less than five fields not leading to baccalaureate degrees.

The term "area vocational education school" is defined in the Act as:

A. A specialized high school used exclusively or principally for the provision of vocational education to persons who are available for full-time study in preparation for entering the labor market, or

B. The department of a high school exclusively or principally used for providing vocational education in no less than five different occupational fields to persons who are available for full-time study in preparation for entering the labor market, or

C. A technical or vocational school used exclusively or principally for the provision of vocational education to persons who have completed or left high school and who are available for full-time study in preparation for entering the labor market, or

D. The department or division of a junior college or community college or university which provides vocational education in no less than five different occupational fields, under the supervision of the State Board, leading to immediate employment but not leading to baccalaureate degrees,

if it is available to all residents of the State or an area of the State designated and approved by the State Board, and if in the case of a school, department, or division described in (C) or (D) above, it admits as regular students both persons who have completed high school and persons who have left high school.

Other Uses: In addition, 10 percent of appropriations under Section 2 shall be used by the Commissioner of Education to make grants to colleges, universities, State boards and other agencies for research and training programs, and experimental or pilot projects to meet special vocational education needs of youth -- particularly those in depressed communities who have handicaps preventing them from succeeding in other vocational education programs.

Amendments to Smith-Hughes and George-Barden Vocational Education Acts

The following applies to the vocational education program under the Smith-Hughes Act of 1917, the George-Barden Act of 1946 as amended, and supplementary vocational education acts notwithstanding anything in those Acts to the contrary.

1. Any portion of any allotment under the Smith-Hughes Act, the George-Barden Act amended, or supplementary vocational education acts may be transferred to or combined with (a) other allotments under the above-mentioned Acts or (b) the allotment under Section 3 of the Vocational Education Act of 1963.

2. Funds for agricultural education may be used for vocational education in any occupation involving knowledge and skills in agricultural subjects, whether or not such occupation involves work of the farm or of the farm home, and such education may be provided without directed or supervised practice on a farm.

3. Funds for home economics education may be used for vocational education to fit individuals for gainful employment in any occupation involving knowledge and skills in home economics subjects; and at least ten percent of home economics allotments for fiscal year 1966 and thereafter must be used only for vocational education to fit persons for gainful employment in occupations involving knowledge and skills in home economics subjects, or transferred to another allotment under Section 10 (a), or both.

4. Funds for distributive education may be used to prepare for gainful employment any person over 14 years of age who has entered upon or is preparing to enter upon such occupations. Such education need not be provided in part-time or evening schools. This now permits pre-employment training. Heretofore, distributive education Federal funds for use at the high school level have been available only for cooperative programs. At the adult level, they have been available only for extension courses.

5. Funds for trade and industrial education may be used for pre-employment schools and classes organized to fit for gainful employment persons over 14 years of age who are in school. Such schools and classes may be operated for less than nine months per year and less than 30 hours per week, and without the requirement that a minimum of 50 percent of the time be given to practical work on a useful or productive basis if the pre-employment training is for single-skilled or semi-skilled occupations which do not require training or work of such duration or nature. Moreover, it is no longer necessary that one-third of any amount allotted for trade and industrial education be applied to part-time schools or classes for workers who have entered upon employment.

Work-Study Programs

Purpose: The Vocational Education Act of 1963 authorizes special funds for four years, beginning on July 1, 1965, to conduct experimental work-study programs for students. The purpose is to provide part-time employment to full-time students in vocational education programs who would be unable to continue their full-time schooling without a source of income. Funds appropriated for work-study programs are to be used to pay salaries of vocational education students employed in public agencies.

Use of Work-Study Funds: The Act prescribes that authorized work-study programs shall:

1. Be administered by the local educational agency and made reasonably available (to the extent of available funds) to all youth in the area served by the agency who can meet the requirements of the next paragraph.

2. Provide that employment under such work-study programs shall be furnished only to a student who (a) is or has been accepted for enrollment as a full-time student in a vocational education program which meets standards prescribed by the State board and the local educational agency for vocational education programs, (b) is in need of the earnings from such employment to commence or continue his vocational education program, and (c) is at least 15 and less than 21 years of age at the beginning of his employment under the work-study program.

3. Provide that no student shall (a) be employed under such work-study programs for more than 15 hours in any week in which his classes are in session, (b) or for compensation exceeding $45 per month in any month or $350 in any academic year or its equivalent unless: the student is attending a school which is not within reasonable commuting distance from his home, in which case his compensation may not exceed $60 in any month or $500 for any academic year or its equivalent.

4. Provide that employment under such work-study programs shall be for the local educational agency or some other public agency or institution.

5. Provide that, in each fiscal year during which such programs remain in effect, such agency shall expend (from sources other than Federal funds under this section) for the employment of its students (whether or not in employment eligible for assistance under this section) an amount that is not less than its average annual expenditure for work-study programs of a similar character during the three fiscal years preceding the fiscal year in which its work-study program under this section is approved.

Residential Vocational Schools

Purpose: Funds are authorized for four years beginning July 1, 1965, to make grants for the construction and operation of residential vocation schools which would provide room, board, vocational training, and paid employment to youths between the ages of 15 and 21. Purpose of these grants is to demonstrate the feasibility and desirability of residential vocational education schools for certain youth of high school age.

Grants may be made to State boards for vocational education, to colleges and universities, or, with the approval of State boards, to local public schools or school agencies. In making such grants, the United States Commissioner of Education shall give special consideration to the needs of large urban areas having substantial numbers of youths who have dropped out of school or are unemployed.

State Eligibility: In order to qualify for funds, a State must submit through its vocational education board a State plan for administering the funds which meet certain criteria prescribed in the Act.

Funds Authorized: $5 million has been appropriated for work-study programs and residential schools in fiscal year 1965. Authorization for succeeding appropriations are as follows:

Fiscal year 1966 -- $50,000,000
Fiscal year 1967 -- $35,000,000
Fiscal year 1968 -- $35,000,000

For More Information on how your community can make fullest use of the Vocational Education Act of 1963, contact your local school authorities, State Board of Education or State Board of Vocational Education, or the:

Vocational Education Division
Office of Education
U. S. Department of Health, Education, and Welfare
Washington, D. C.

No. 25

VOCATIONAL STUDENT LOAN INSURANCE PROGRAM

Office of Education
U. S. Department of Health, Education, and Welfare

Purpose: To encourage States and nonprofit private institutions to establish adequate loan insurance programs for vocational students; to provide a Federal program of student loan insurance for vocational students who do not have reasonable access to such a program; and to pay a portion of the interest on loans insured under this Act. Eligible students under this Act are not required to be high school graduates.

This Act has the same purpose and the same provisions for vocational students as Part B, Title IV, of the Higher Education Act (Fact Sheet 23) does for academic students with the following exceptions:

Institutions eligible to participate in the insured student loan program under this Act are business or trade schools, technical institutions or other technical or vocational schools including proprietary institutions.

Limitations on Loans and Insurance (Section 6): The total student loan in any one year which may be covered by insurance under this Act may not exceed $1,000. The aggregate insured unpaid principal amount shall not exceed $2,000.

Insurance loans to vocational students may be made for a two-year period.

Direct Loans (Section 10): The Commissioner of Education may make a direct loan to any vocational student eligible for an insured loan under this Act, if insurable loans are not available from Federal, State, or nonprofit private institutions at the prescribed rate of interest, or if the student has been unable to obtain an insured loan at the prescribed rate of interest.

For More Information contact officials of the school in which you plan to enroll or your State Board of Vocational Education.

No. 26

THE WORK-EXPERIENCE PROGRAM

Title V

Economic Opportunity Act of 1964

Welfare Administration
U. S. Department of Health, Education, and Welfare

Purpose: The Work-Experience Program is another phase of the Economic Opportunity Act of 1964. It furnishes Federal aid for a broad range of work experiences and training projects which provide opportunities for people to help lift themselves economically. The program is designed to develop and expand useful work experience and training to benefit unemployed parents and other needy, or potentially needy persons.

A Community Effort: Communities can help to provide useful activities and training projects which will contribute toward aiding needy families to become self-supporting as much as possible. Voluntary nonprofit as well as public groups can help to set up work experience and training projects to benefit the needy.

Attaining Objectives: Objectives of Title V are to be achieved through experimental, pilot, or demonstration projects as provided by Section 1115 of the Social Security Act, one of the 1962 Public Welfare Amendments. Benefits may include public assistance payments, medical care, and a variety of social services in support of participants in the project. Emphasis will be on expansion and improvement of community work and training-type programs under Section 409 of the Social Security Act, and Aid to Families with Dependent Children -- Unemployed Parent segment (AFDC-UP).

Examples of Work Experience Project: A work-experience and training project is an organized plan to provide training and experience that will qualify people to compete in the labor market. It should be an undertaking or service that is in the public interest and that would not otherwise be performed.

Who Can Qualify? Unemployed parents -- mothers and fathers of families receiving public assistance for their children -- are the most natural group for such a project. These are the families in the public assistance programs known as Aid to Families with Dependent Children -- Unemployed Parents (AFDC-UP). Other needy persons may also be included, for example, those receiving aid under programs such as Old Age Assistance, and others who are not now but who might become dependent on public assistance.

Scope and Kinds of Projects: Community imagination and viability will determine the scope and kinds of work-experience projects. They may range from basic work experience and adult basic education to prepare persons for the simplest kind of job, to advanced programs of adult and vocational training for highly skilled factory, construction, or office work. Projects may be designed to improve or develop new skills, such as, work in a public garage for special new types of training; training for skilled office and clerical work, power machine operation, seamstress, waiters, therapy aides, practical nurses, etc.

Project Participants' Work Credit: Project participants receive credit for work at prevailing local hourly wage rates for similar work or State minimum wage for such work, whichever is higher. A trainee can work the number of hours needed to equal what his family is entitled to receive under a standard budget established by the State public welfare agency, but in no case more than 40 hours a week or eight hours a day. His pay may cover additional costs such as work clothes, transportation costs, and lunches. The trainee's family can also be assured of health and medical care, to the extent such care is available in on-going public assistance programs, and social services to help resolve other family problems so as to enable the project participant to become employable.

How to Secure Federal Funds: Your public welfare agency, with the counsel, guidance, and supervision of your State public welfare agency, prepares the project application. Once the project is approved by the State public welfare agency, it is forwarded to Washington for approval. Federal funds are sent to the State public welfare agency which is responsible for administrating, coordinating, and evaluating the project.

Federal Requirements: Basic Federal requirements include assurance of nondiscrimination, observance of State merit system standards for project personnel, maintenance of accepted health and labor standards, etc. Meeting full budgeted needs is a high priority objective. Additional requirements include child day care where needed, basic literacy training, among other items. The local public welfare agency will appraise you of these matters.

Percent of Federal Funds Eligible for Projects: To aid in the development of demonstration projects, up to 100 percent Federal financing is available for approved projects. Your local and State public welfare agencies can give you full details.

What Are Preference Projects? Preference projects are (usually) component parts of Community Action Programs. However, a title V project can lead to the development of a Community Action Program.

For More Information write to: Bureau of Family Services
Welfare Administration
U. S. Department of Health, Education, and Welfare
330 Independence Avenue, SW
Washington, D.C. 20201

No. 27

FEDERAL AID FOR NURSING HOMES

Public Health Service
U. S. Department of Health, Education, and Welfare

Situation: More than 10,000 Americans are over 100 years old; more than two and a half million are over 80. By 1970, there will be 3.7 million men and women in the 80 and over group. There is a severe shortage of nursing homes for the continuously increasing aged. Not only is the number of nursing homes inadequate, many of the 20 odd thousand are poorly equipped and staffed. The Nation needs at least a half-million more beds now.

Federal Resources: To help improve the situation, Federal assistance is provided through aid for construction and improvement of facilities. Emphasis is on the encouragement of private individuals and corporations to build and operate homes; also authorization provides for the construction of public and other nonprofit homes.

Four Federal agencies administer the funds appropriated for nursing homes. The four agencies, and brief descriptions of their provisions, are:

Federal Housing Administration, an agency of the Department of Housing and Urban Development helps owners of profit-making and private nonprofit groups to get mortgage loans on favorable terms through established lending institutions by insuring the lenders against possible loss...for construction of new nursing homes, purchase of land, and cost of site improvement or for remodeling. Before insuring any mortgage, FHA must have from the appropriate State agency: (1) Certification that there is a need for the home; (2) Certification that there are reasonable minimum standards for licensing and operating nursing homes; and (3) Satisfactory assurance that such standards will be applied and enforced. This help is for homes of at least 20-bed capacity.

Certain nonresidential facilities, such as recreational, social and other common facilities, as well as built-in fixtures and equipment, may be included in the mortgage. The maximum mortgage maturity is the lesser of 20 years or 3/4 of the remaining economic life of the property. Up to 90 percent of FHA's estimated value of the project when proposed improvements are completed may be insured for new construction. The maximum interest rate is 5¼ percent plus ½ percent mortgage insurance premium. Construction must meet the minimum standards established by FHA.

Small Business Administration: This agency makes loans to small businesses whose annual receipts are less than a million dollars, when funds are not otherwise available on reasonable terms. Loans may be direct, or in participation jointly with SBA banks and other private lending institutions. Private profit-making nursing homes can get loans for construction, expansion, improvements and general operations, including working capital. The only proof necessary is that the owner is a small businessman.

Loans are limited by law to $350,000. In a new business, the applicant is usually required to provide one-half of the funds necessary to complete and operate the facility. The mortgage may be carried for ten years and loans for working capital, generally five years. Construction loans have a 10-year maturity date plus estimated construction time. All or part may be repaid without penalty before due...the interest rate is 5½ percent. A certificate of need is required before a loan can be processed.

The Economic Development Administration, U. S. Department of Commerce, serves certain parts of the country designated as "depressed" areas. In these areas loans may be obtained for buying land, constructing, expanding, improving, and equipping private profit-making nursing homes. Evidence must establish that the effort is economically sound and will provide new, permanent employment commensurate with the amount of financial assistance required. There is no limit on or minimum number of beds.

EDA may lend up to 65 percent of the cost of land, buildings, machinery and equipment. At least 15 percent must be equity capital. At least a third of the 15 percent must be supplied by the State, or by a semi-public body in the community, although this may be waived in hardship cases. The Act contains a provision for guaranteeing up to 90 percent of the unpaid balance of related working capital loans made by banks and other private lending institutions.

EDA will extend financial assistance only to the extent that it is not available from any other public or private source. Loans may be participation or direct if no private lender can or will participate with EDA. The maximum mortgage maturity is 25 years. EDA loans currently carry a 4¼ percent interest rate.

The Public Health Service, U. S. Department of Health, Education, and Welfare, makes grants to States and nonprofit organizations or associations through the Hill-Burton Program. These grants are for construction, expansion, alteration and remodeling nursing homes. Necessary initial equipment may be included although the purchase of land and cost of site improvement may not be included. The amount of grants varies according to the State plan to meet its hospital and health facility needs and may range from one-third to two-thirds of the construction cost as established by the State agency. Applicants may obtain loans in lieu of grants, where preferable. Maturity on loans shall not be more than 40 years after the date the loan is made. Hill-Burton grants are made only to publicly owned or nonprofit organizations.

For More Information write to:

Division of Medical Care Administration
Public Health Service
Department of Health, Education, and Welfare
Washington, D. C. 20201

No. 28

GRANTS TO PUBLIC AGENCIES OR NONPROFIT ORGANIZATION FOR MIGRANT FAMILY HEATH SERVICES

Public Health Service
U. S. Department of Health, Education, and Welfare

Purposes: The Migrant Health Act of 1962 authorizes the Public Health Service to make grants to pay part of the cost of family health service clinics and other projects to improve the health services and conditions for domestic migratory farm workers and their families, including necessary care in short-term general hospitals.

Eligibility: State or local health departments, health and welfare councils, medical societies, nonprofit growers' associations, and other types of State or local public agencies or nonprofit community groups may apply for grants.

Use of Funds: Grants may be used for a variety of services such as:

1. Medical, dental, and nursing care to prevent and treat illness or injury provided through family clinics or other organized arrangements.

2. Services of nurses to visit labor camps on a regular schedule to provide first aid, arrange for referral of persons needing a doctor's care, and offer other health assistance.

3. Necessary care up to 30 days in short-term general hospitals serving the project area through projects which provide for general medical care under family clinics or other systematic arrangements.

4. Consultation to growers on problems of labor camp maintenance, water safety, and the control of various types of environmental health hazards.

5. Programs to inform migrant workers and their families about health and to encourage them to improve their own health practices, including -- for example -- their diets and homemaking practices, use of a physician or dentist's services, and child care.

6. Training of selected migrants to be health aides.

Types of Expenditures: Grants may be used for salaries, equipment, services, supplies, travel, transportation of patients, purchase of medical, dental, and hospital care under specified conditions, and similar costs necessitated by project operation. Simple renovation of clinic space, or modification of rooms to make them suitable for clinic operation, can be assisted by grant funds.

Applicants are required to meet part of project costs. These State and local contributions may be in money, equipment, supplies, personal services, or other essential items. Migrant health grant funds are intended to supplement rather than replace funds from other sources for health care of migrants.

Factors to be Considered in Making a Project Plan:

1. Estimated number of migrant workers and family members in the area to be served.

2. The types of health services they need, such as medical, dental, hospital, public health nursing, sanitation, social work and health education.

3. Where, when, and how health services need to be provided so that the migrants can use them easily and will find them acceptable.

4. How to get cooperation and assistance in planning and conducting a project from appropriate community groups.

5. How to recruit the health workers and others required to operate the project successfully.

6. How to orient those who will be involved in the project so that they can work together effectively and so that project services will be accepted and used by migrants.

7. Sources of State or local support in cash or in kind; that is, in volunteered services that might be available, donated equipment or space for project services, transportation of patients without cost, and other items essential to project operation.

8. Coordination between the project and other community activities on behalf of migrant families.

9. Cooperation between the project community and other communities making health care available to migrants.

10. The health needs of other low-income rural groups which might benefit by the project if contributions in cash or in kind from other sources can be found to support the proportion of services provided through the project to groups other than migrants.

Where to Obtain Help: Information, application forms, and assistance in program development may be obtained from your State Health Department and the Migrant Health Representative in the Regional Office which serves your State. Interested groups should consult their local and State health departments, and the Regional Migrant Health Representative, early in their planning.

For More Information contact the Public Health Service Regional Office serving your State or the: Migrant Health Branch, Division of Community Health Services, Public Health Service, U. S. Department of Health, Education, and Welfare, Washington, D. C., 20201

Federal Extension Service -- U. S. Department of Agriculture 1/66

No. 29

HEALTH INSURANCE FOR THE AGED

-- MEDICARE --

Social Security Administration
U. S. Department of Health, Education, and Welfare

The Social Security Amendments of 1965 established two related health insurance programs for persons 65 and over: (1) hospital insurance which will help pay the costs of hospital and related care; and (2) medical insurance which will help pay for physicians' services and other medical and health services not covered by hospital insurance. Coverage under the two programs starts July 1, 1966.

A. Hospital Insurance

Eligibility: Nearly all persons 65 or over are eligible for hospital insurance. Social security beneficiaries have this protection automatically at 65. Those people who are not entitled to social security benefits may need to establish eligibility for Medicare at their local Social Security office. The basic plan is financed by special contributions paid by employees, their employers, and self-employed people.

Benefits: Covered services for the following hospital and posthospital care are provided:

1. Up to 60 days in a participating hospital (except for the first $40) and all but $10 per day for an additional 30 days for each spell of illness.*
2. Up to 20 days in an extended care facility (a qualified skilled nursing home or a convalescent section of a hospital) and all but $5 per day for an additional 80 days for each spell of illness. The patient must have been in a hospital for at least 3 days before these benefits are payable, and enter the facility within 14 days after discharge. This part of the plan is effective January 1, 1967.
3. Up to 100 home-health visits by nurses or other health workers from qualified home-health agencies (but not doctors) in the 365 days following release from a hospital after a stay of 3 days or more, or from an extended care facility.
4. Eighty percent of the cost of outpatient diagnostic tests in a hospital (after the patient pays the first $20) for each 20-day period of diagnostic testing.

For services in a hospital or extended care facility, benefit payments will cover the cost of services in semi-private accommodations plus the cost of drugs, supplies, and most services customarily furnished by the institution. No payment will be made for the services of physicians, including the services of anesthesiologists, radiologists, physiatrists, and pathologists. Also payment will not be made for private duty nurses, custodial care, or for items furnished for the patient's convenience. The services of home-health workers are covered if the patient has been released from a hospital or extended care facility.

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* A spell of illness begins on the first day a person receives covered services as a patient in a hospital or extended care facility and ends after the person has been out of a hospital or extended care facility for 60 consecutive days.

B. Medical Insurance

Eligibility: Nearly all persons 65 or over are eligible to receive medical insurance protection if they elect to enroll in this voluntary program. Enrollment may be made at a Social Security office as early as three months prior to the month of the 65th birthday. If not enrolled by the end of the third month after the month of the 65th birthday, time and cost restrictions take effect. Those who were 65 before January 1, 1966, will have protection when the insurance program starts on July 1, 1966, only if they were enrolled by March 31, 1966.

Medical insurance premiums are $3 monthly to those enrolled, with the Federal Government matching this amount. Premiums may be deducted from social security payments, railroad or civil service retirement annuity checks. For those not receiving such checks other convenient arrangements can be made to take care of premium costs. The health insurance card received by all those qualifying for the hospital insurance program will indicate participation in the medical insurance program.

Benefits: Medical insurance will help pay for the following services:

1. Physicians' and surgeons' services in the hospital, doctor's office, or elsewhere. The patient can choose his own doctor.
2. Up to 100 home-health visits under an approved plan each year with no need for prior hospitalization. This is in addition to the 100 visits provided under the hospital insurance program.
3. Other medical and health services regardless of where rendered -- including such things as diagnostic tests; X-ray or radium treatments, surgical dressings, splints, casts; certain ambulance services; braces, artificial legs, arms, and eyes; rental of medical equipment such as iron lungs, and many other medical items and services.

In each calendar year medical insurance pays 80% of the remaining reasonable charges for these services after the patient has paid the first $50.

Although these health insurance programs pay a large part of the cost of health care for most older people, they do not pay the entire bill. If the individual is unable to pay medical expenses, they may qualify for aid from their public welfare agency. Most States have medical care programs for aged people who cannot pay their medical bills, and the 1965 Social Security Amendments make it possible for the States to strengthen and improve these services.

For More Information write or contact your Social Security Office, or: Social Security Administration, U.S. Department of Health, Education, and Welfare, Baltimore, Maryland 21235

No. 30

HILL-BURTON HEALTH PROGRAMS & EXPANDED LEGISLATION

Public Health Service
U. S. Department of Health, Education, and Welfare

The Hill-Burton Program makes Federal grants or loans available to assist in constructing and equipping public and private nonprofit hospitals and other health facilities for which a need is established.

Eligible facilities include hospitals, public health centers, long-term care facilities (including nursing homes), diagnostic and treatment centers, and rehabilitation facilities. Types of projects may include: (1) construction of new buildings, (2) expansion, (3) modernization of existing structures, and (4) equipment.

Federal share varies from State to State, ranging from one-third to two-thirds of the construction costs. The State administering authority can provide information on Federal share applicable to that particular State.

Expanded Legislation: Congress passed legislation during 1964, and President Johnson signed into law amendments "...extending and revising the Hill-Burton program to keep pace with changing concepts of health facility planning, construction, and operation."

Authorized Appropriations: Authorized appropriations for construction purposes covering the next five years are as follows:

... Hospital and Public Health Centers	$680 million
... Long-Term Care Facilities	$350 million
... Diagnostic and Treatment Centers	$100 million
... Rehabilitation Facilities	$ 50 million

Modernization and Grant Funds: Modernization and replacement funds for a 4-year period beginning with fiscal year 1966 total $160 million. This new grant program for modernization and/or replacement of public and nonprofit hospital and other health facilities is the most far-reaching change in the program.

In addition, new amendments also provide the following:

1. Project Grants to help develop regional, metropolitan area, or other local area plans for health and related facilities.

2. A single category of long-term care facilities ($70 million), and

3. Use by States of 2 percent of their allotments (up to $50,000 a year) to assist in efficient and proper administration of State plans.

Special Areawide Planning Grants: The Surgeon General can make grants to States to cover 50 percent of the costs of projects for developing, supervising, and carrying out regional, metropolitan area, or local area plans for coordinating health and related facilities and services. Appropriations authorized for these special grants total $2.5 million for fiscal year 1965, and $5 million for each of the next four years.

Health Facility Needs:

General Hospitals: Serious shortages exist in fast-growing suburbs; in sections of metropolitan areas, especially those occupied by minority groups; and in some rural areas.

Long-Term Care Facilities: Only about two-fifths of the Nation's long-term bed need has been met. Special effort is needed not only to correct present deficiencies but also to narrow the gap between existing and needed facilities, especially in light of the growing demand as the number of aged increases.

Mental Health Facilities: Current planning concepts discourage further construction of large mental institutions and emphasize the need for providing smaller, flexible community-based facilities, Provisions of the recently enacted Mental Retardation Facilities and Community Mental Health Centers Construction Act of 1963 should stimulate progress toward community-oriented mental health facilities. (See Fact Sheet 31.)

For More Information on Programs write to the State Health Department in all States with the exception of the six listed below. Inquiries in those States should be addressed as follows:

Florida: Development Commission, Tallahassee

Louisiana: Department of Hospitals, Baton Rouge

Mississippi: Commission on Hospital Care, Jackson

New Jersey: State Department of Institutions and Agencies, Trenton

North Carolina: Medical Care Commission, Raleigh

Pennsylvania: State Department of Public Welfare, Harrisburg

No. 31

MENTAL RETARDATION LEGISLATION AND PROGRAMS

Office of the Under Secretary
U. S. Department of Health, Education, and Welfare

During the fall of 1963, the late President John F. Kennedy signed into law two major pieces of legislation on mental retardation: (A) Public Law 88-156, Maternal and Child Health and Mental Retardation Planning Amendments of 1963, and (B) Public Law 88-164, Mental Retardation Facilities and Community Mental Health Centers Construction Act of 1963.

Purpose: To provide for expansion of existing mental retardation programs and the creation of new areas of activity. The basic intent of the Acts is to prevent mental retardation and amelioration of its effect through research, services, construction of facilities, training of personnel who work with the mentally retarded, and comprehensive statewide planning.

Brief Sketches of Major Provisions:

A. Public Law 88-156, Maternal and Child Health and Mental Retardation Planning Amendments of 1963:

1. Increases in maternal and child health services. The present Federal-State program is expanded by doubling to $50 million the annual $25 million ceiling on Federal funds over a seven-year period.

2. Increases in crippled children's services. Federal funds for these services are also doubled to $50 million over a seven-year period.

3. Project grants for maternity and infant care to provide necessary health care for expectant mothers who are unlikely to receive such care otherwise.

4. Grants for research relating to maternal and child health and crippled children's services for research related to maternal and child health, and crippled children's services that show promise of substantial contribution to the advancement of these programs.

5. Grants to the States to assist in the planning of comprehensive action to combat mental retardation at the State and community level. (Grants for implementation of these plans were authorized in 1965.)

B. Public Law 88-164, Mental Retardation Facilities and Community Mental Health Centers Construction Act of 1963 (Titles I and III):

Titles I and III authorize appropriations of $179 million over a five-year period beginning with fiscal year 1964.

1. Construction of nonprofit centers for research to develop new knowledge for preventing and combating mental retardation.

2. Grants to assist in the construction of public or nonprofit clinical facilities for the mentally retarded when the facilities are associated with colleges or universities.

3. Formula grants to States to assist in the construction of specially designed public and nonprofit facilities providing diagnosis, treatment, education, training, and custodial care services for the mentally retarded, including sheltered workshops.

4. Grants to institutions of higher learning and to State educational agencies to extend and strengthen existing programs for training teachers of mentally retarded and other handicapped children.

5. Grants to States and to public and nonprofit private educational and research agencies for research or demonstration projects relating to the education of the handicapped.

Special Notes:

. Plans for the construction of community facilities for the mentally retarded are underway. Facilities constructed under this legislation will include a variety of services.

. The Vocational Rehabilitation Administration supports selected demonstration projects coordinating community resources for the mentally retarded.

. The Children's Bureau administers a $30 million program of maternity and infant care project grants to reduce mental retardation through health care to prospective mothers who are unable to get proper attention.

. The Social Security Administration contributes to the maintenance of the mentally retarded through the payment of monthly benefits to eligible recipients.

Sources of Information and Materials: Local county health and welfare offices can provide information on various programs for the mentally retarded, especially your State sources. Other sources include:

1. The Secretary's Committee on Mental Retardation, Office of the Under Secretary, U. S. Department of Health, Education, and Welfare, Washington, D. C. 20202

2. The Joseph P. Kennedy, Jr., Foundation

3. The National Association for Retarded Children

4. The Council on Exceptional Children

5. The American Association on Mental Deficiency

No. 32

VOCATIONAL REHABILITATION SERVICES

Vocational Rehabilitation Administration
U. S. Department of Health, Education, and Welfare

Purpose: The State-Federal Vocational Rehabilitation Program provides services to physically and mentally disabled persons wherever they may be. There are effectively organized programs in all States which have for many years rendered services to disabled farmers and rural workers.

Who Is Helped? Any disabled person is eligible for help. However, low-income and indigent persons living on farms, in rural areas, and small towns, who are less likely to share other sources of help, are favored.

How Does Disabled Person Qualify? Or Apply For Help? An individual may seek the service for himself from the nearest field or District Vocational Rehabilitation office. The State office is generally in the State capitol. District and field offices are generally distributed geographically. Physicians and other persons may refer an individual for help; also health and welfare agencies, and agricultural agencies, including the Cooperative Extension Service.

Eligibility: In order to be eligible for any of the services of vocational rehabilitation, an individual must:

1. Have a disability which substantially interferes with suitable employment.

2. Have a reasonable chance of becoming suitably employed within a reasonable period by the provision of vocational rehabilitation services.

Kinds of Services Provided:

Medical diagnosis to learn the nature and degree of disability...determine eligibility for services, the need for additional medical services, and the individual's work capacities;

Medical, surgical, psychiatric, and hospital services to remove or reduce the disability;

Artificial limbs and other prosthetic appliances;

Individual counseling and guidance...testing to help select and attain vocational objectives;

Training, including occupational training and adjustment training for the blind;

Maintenance and transportation during treatment, training, or any other phase of rehabilitation;

Tools, equipment, licenses, ...stocks and supplies necessary to give the rehabilitated individual a fair start;

Reader services for the blind and interpreter services for the deaf;

Placement in a job commensurate with the individual's physical and mental capacities;

Follow-up to ensure that the rehabilitated person is successful and employer is satisfied.

Special Grants: Special Vocational Rehabilitation Administration grants are available to public or private nonprofit organizations for paying part of the cost of:

1. Research and demonstration projects.
2. Teaching grants and traineeships in areas relating to vocational rehabilitation.
3. Establishment of rehabilitation centers and workshops.

For Further Information: For additional information about these grant funds and services provided, call or write to your State Vocational Rehabilitation Agency, or:

The Commissioner
Vocational Rehabilitation Administration
U. S. Department of Health, Education, and Welfare
Washington, D. C. 20201

No. 33

HELP FOR RURAL AMERICA --
WHAT FEDERAL HOUSING ADMINISTRATION DOES

Federal Housing Administration
Department of Housing and Urban Development

Purpose: The Federal Housing Administration insures loans made by approved private lenders for the purchase of homes, development of multifamily housing, and for property improvement.

Primary goals of the agency are to help families undertake home ownership on a financially-sound basis and to provide leadership for the continuing betterment of housing standards and conditions.

Because their loans are insured, lenders can extend credit over longer terms at a lower interest rate and with a smaller downpayment than would otherwise be generally available. Other home buyer benefits include FHA's minimum property standards, construction compliance inspections, and review of the purchase transaction.

FHA charges an insurance premium of one-half percent a year on declining loan balances. The maximum interest rate for home mortgages is 5¼ percent per annum. Under FHA's Title I property improvement program, the cost of borrowing is figured on $100 increments of the loan. Discounts range from $3.50 to $5 per $100, depending upon the amount borrowed and the term of the loan.

Home Mortgages: FHA has two basic home mortgage insurance programs -- each identified by the section of the National Housing Act that authorized it.

Section 203(b) is FHA's regular home mortgage program. Under its provisions, mortgages on single-family homes in amounts up to $30,000 may be insured. The maximum mortgage term is limited to 30 years. A 35-year term may be allowed on a house approved by FHA or the Veterans Administration before construction begins and inspected by either agency during construction, if FHA finds that the borrower cannot meet the payments on a shorter-term mortgage.

Under Section 203(i), FHA insures mortgages for the purchase of low-cost, single-family homes. The maximum mortgage amount is $12,500. Farm homes also are eligible, and the same limits on mortgage term apply as for Section 203(b) housing.

For housing developed under this program, FHA's minimum property standards are relaxed so that construction can fit local requirements and patterns of rural housing, and so that the buyer can perform certain finishing work.

Property Improvement: Title I property improvement loans can be used to pay for alteration, repair, improvement, or conversion of existing homes and other structures and for building certain types of new nonresidential structures. For most improvements the maximum loan is $3,500, and the maximum term five years. However, loans up to $3,500 for building new service structures on farms, such as barns, silos, smokehouses, and granaries, may be repaid over seven years or, if secured by a first lien on the improved property, over 15 years.

For More Information write to: Federal Housing Administration
Department of Housing and Urban Development
Washington, D. C. 20410

No. 34

HOUSING FOR DOMESTIC FARM LABOR

Farmers Home Administration
U. S. Department of Agriculture

The Farmers Home Administration, under Title V of the Housing Act of 1949, as amended in 1964, makes grants or insured loans to finance the construction or improvement of housing for domestic farm labor.

Loan funds may be used to construct, improve, or repair housing designed to meet the needs of domestic farm laborers. Funds may also be used to provide appropriate recreational and service facilities directly associated with housing, to improve the land on which the buildings are to be located and to develop the water, sewage disposal, heat, and light systems needed for the housing. Loan funds may not be used to buy land or refinance debts.

Grants to a State or political subdivision or a broadly-based nonprofit organization to pay part of the cost of building, buying or repairing housing and related facilities for domestic farm laborers.

Occupancy of Housing: The occupants must be domestic farm laborers who are citizens of the United States and receive the major portion of their income as laborers on farms in the United States. No discrimination will be permitted in the occupancy of the housing because of race, color, creed, or national origin.

Eligibility: To be eligible an applicant must be: An individual farmowner, an association of farmers, State or political subdivision, or nonprofit organization.

Applicants must be legally able to incur the obligations of the loan or grant, give adequate security, and have sufficient income for repayment. They must also have the ability and intention of maintaining and operating the housing for the purposes for which the loan is made.

Loans or grants are made only to applicants who are unable to finance the housing either with their own resources or with credit obtained from private or cooperative sources.

Loan Terms and Interest Rate: A borrower obtaining an insured loan pays 5 percent interest on the unpaid principal. Each loan is scheduled for repayment over a period not to exceed 33 years from the date of the note or the useful life of the security, whichever is less. Each borrower is required to refinance the unpaid balance of the loan when able to obtain such refinancing at reasonable rates and terms from other lenders.

Grant and Loan Plans and Construction Standards: The applicant is responsible for obtaining technical assistance necessary to plan and construct the housing to be financed with the loan or grant. Planning guides are available at Farmers

Home Administration offices. The Farmers Home Administration reviews the plans and inspects the work as it progresses in order to help the borrower obtain sound and acceptable construction.

Buildings and water, sewage disposal, heating, and electrical systems must be constructed in accordance with good building practices, and conform with any applicable laws, ordinances, codes, and regulations governing construction, heating, plumbing, electrical installation, fire prevention, and health and sanitation.

Making Application: Additional details about the program and the information that will need to be submitted with the application may be obtained from the local county supervisor of the Farmers Home Administration. Additional information also may be obtained from the Farmers Home Administration, U. S. Department of Agriculture, Washington, D. C. 20250.

Examples

The first farm labor housing loan was made to a 75-member nonprofit association of farmers in Idaho. With a $50,000 loan they financed 48 dwelling units for seasonal workers who harvest fruit and vegetables. The new quarters helped insure adequate labor for the area's expanded fruit and vegetable production.

In several States loans have been made to individual farmers to house seasonal workers used on their farms. Homes also have been provided for the year-round hired men on the farm.

No. 35

HOUSING FOR THE ELDERLY

Department of Housing and Urban Development

Direct Loan Housing: The Department of Housing and Urban Development makes low-interest, long-term direct loans to private nonprofit corporations, consumer cooperatives, and public agencies (except local housing authorities receiving Federal funds exclusively under the Housing Act of 1937) for specially designed new and rehabilitated rental housing for moderate income senior citizens, 62 years of age and over, and for handicapped persons or families of all ages whose head or spouse is handicapped.

These direct loans may cover 100 percent of total development cost and are available for terms of up to 50 years. The interest rate for the fiscal year ending June 30, 1966 is three percent. The cost of related facilities such as central dining rooms, community rooms, workshops, or health examination and emergency treatment rooms, can be included in the loans. Since the program is intended to serve the moderate-income elderly, maximum income limits have been established which vary from community to community within national maxima of $4,000 for single persons and $4,800 for couples.

Applicants for direct loans must show that they are unable to obtain the necessary funds from other sources upon terms and conditions as favorable as those under the direct loan program. This program is administered by the Community Facilities Administration, and further information may be obtained from the Regional Administrator of the appropriate HUD Regional Office.

Low-rent Public Housing: The Public Housing Administration provides financial, technical and management assistance to help local housing authorities provide specially designed low-rent units for the low-income elderly and physically handicapped. The dwellings are planned, built and operated by the local housing authorities and permanently financed through the public sale of housing authority bonds issued by the local authorities. Bonded indebtedness is paid out of rental income not required for operating expenses and any debt payment deficit in any given year is paid through annual contributions from the Federal Government. The cost of units specially designed for the elderly and the handicapped may exceed the limits for regular public housing. The annual Federal contribution to local housing authorities also may be increased by as much as $120 for each unit occupied by the elderly and the handicapped.

In this program, units specially designed for the elderly and the handicapped may be part of a development for families of all age groups or in projects planned only for occupancy by the elderly and handicapped. An elderly low-income family is eligible to occupy specially designed units in public housing if the head or spouse is 62 years of age or older; single low-income persons 62 years of age or older also are eligible.

In addition to new construction, local housing authorities may provide low-rent units through the purchase, purchase and rehabilitation, or leasing of existing private housing. Local housing authorities also may lease up to 10 percent of the units in a privately owned structure for terms of up to three years and the contracts may be renewed.

Further information may be obtained from the Regional Director of the appropriate Regional Office of the Public Housing Administration.

Federal Housing Administration - Rental Housing Projects: Federal Housing Administration insures mortgages under Section 231 of the National Housing Act on new or rehabilitated rental housing projects specially designed for occupancy by persons 62 years or over, or by the handicapped. The projects must contain at least eight dwelling units.

The projects may be developed by either nonprofit or profit-motivated sponsors. For nonprofit private corporations or instrumentalities, the insured mortgage may cover 100 percent of the Federal Housing Administration-estimated replacement cost for new construction, or 100 percent of the Federal Housing Administration-estimated value of a converted structure at completion. The maximum mortgage amount may not exceed $12.5 million for a nonprofit private mortgagor, and is limited to $50 million if the mortgagor is a public instrumentality.

Mortgages of profit-motivated groups may be insured which finance up to 90 percent of the Federal Housing Administration-estimated replacement cost for new construction, or 90 percent of the Federal Housing Administration-estimated value of a converted structure at completion. The maximum mortgage amount is limited to $12.5 million.

The insured loans of both private and profit-motivated sponsors can be repaid over a period of years (not exceeding 40) approved by the Federal Housing Administration and can bear interest up to a current rate of 5¼ percent plus ½ of 1 percent mortgage insurance premium.

Federal Housing Administration - Single Family Home Purchase: The Federal Housing Administration is authorized under Section 203 to insure mortgages on homes purchased by families or persons 62 or over. Downpayments may be borrowed and cosigners are permitted if the elderly person is not an acceptable mortgage risk.

Elderly couples and single persons 62 and over and handicapped persons of all ages with moderate incomes also can buy homes with mortgages insured under the FHA Section 221 program. The maximum mortgage amount for a single family home is $11,000 except in high cost areas and 40-year mortgages may be permitted. The low downpayment can be applied to closing costs and other prepaid items which is not permitted under Section 203. Although cosigners are permitted under Section 221, downpayments may not be borrowed.

Further information on FHA programs may be obtained from the nearest FHA Field Office.

The Rent Supplement Program: The Housing and Urban Development Act of 1965 authorizes a program of rent supplements for low-income individuals and families, including the elderly 62 years of age or older and the physically handicapped. Under this program, nonprofit, cooperative or limited dividend housing owners of new or substantially rehabilitated housing newly developed under the FHA Section 221(d)(3) market-interest rate program may be paid rent supplements on behalf of qualified tenants. To qualify for rent supplements, tenants must have incomes within the income group served by public housing. Examinations will be made of the assets of each tenant before he is approved for rent supplements. The payments to the housing owners cannot exceed the amount by which the fair market rental for the unit occupied exceeds one-fourth of the tenant's income. Dwelling units in a rent supplement project also may be occupied by tenants able to pay the full market rent.

Under Section 221(d)(3), nonprofit and cooperative owners are eligible for mortgage insurance of up to 100 percent of FHA-estimated replacement cost, while limited dividend owners are eligible for mortgage insurance of up to 90 percent. The maximum interest rate at the present time is 5¼ percent plus one-half of one percent mortgage insurance premium, and the term of the mortgage may be as long as 40 years. The entire project may be designed for the elderly and the handicapped or certain units may be designed for them in a project intended for occupancy by all age groups.

Further information on the rent supplement program may be obtained from the Regional Administrator of the appropriate HUD Regional Office or the nearest FHA Field Office.

OTHER HUD PROGRAMS OF SPECIAL BENEFIT TO SENIOR CITIZENS

Home Rehabilitation Loans and Grants

Loans: The Housing Act of 1964 authorizes the Secretary of the Department of Housing and Urban Development to make direct, low-interest loans to owners or tenants of housing in urban renewal and concentrated code enforcement areas to finance the rehabilitation required to bring the property up to code requirements or to carry out the urban renewal plan.

The loans can be made only if the borrower is unable to get a loan from other sources on comparable terms and conditions and the loan is a good risk. The maximum interest rate is three percent, and the term can be up to twenty years. The amount of the loan cannot exceed the cost of rehabilitation (except in the case of refinancing), or $10,000 for a home or dwelling unit, except in high-cost areas where the maximum loan is $14,500.

An existing mortgage on a property can be refinanced at the three percent rate when necessary to keep total monthly payments for principal and interest on the rehabilitation loan and payments on the existing debt within 20 percent of the monthly income of a low or moderate-income borrower (subject to the $10,000 limitation).

Grants: The Housing and Urban Development Act of 1965 authorizes a program of grants to low-income owner-occupants in urban renewal and concentrated code enforcement areas to enable them to make repairs to bring their homes up to applicable code or urban renewal requirements for their areas. Families with less than $3,000 yearly income may qualify for a grant of up to $1,500. Families with more than $3,000 yearly income also can qualify, but in a lesser degree. They would be required to apply for a rehabilitation loan; but if the repayment of this loan plus their other housing expenses used up more than 25 percent of their monthly incomes, they would be eligible for a grant. The amount of the grant would be the difference between 25 percent of their monthly incomes and the costs of the rehabilitation up to the $1,500 maximum.

Further information about rehabilitation loans and grants may be obtained from local public agencies administering urban renewal programs, or the Regional Administrator of the appropriate HUD Regional Office.

The Office of Housing for Senior Citizens

The Office of Housing for Senior Citizens in the Department of Housing and Urban Development coordinates the objectives, policies and technical standards of the several HUD senior citizens housing programs. The Office is the advisory center for prospective sponsors and other interested groups and offers a one-stop counseling service in the selection of the programs and financing methods most suited to their needs and guidance in the formulation of plans for the development of senior citizens housing.

Sponsors and other groups interested in housing for the elderly are invited to write to The Director, Office of Housing for Senior Citizens, Office of the Secretary, Department of Housing and Urban Development, Washington, D.C. 20410 for further information and assistance.

Federal Extension Service -- U. S. Department of Agriculture 1/66

No. 36

LOW-RENT PUBLIC HOUSING

Public Housing Administration
Department of Housing and Urban Development

Purpose: The Low-Rent Public Housing Program was established by Congress in the Housing Act of 1937 to aid communities to provide decent, safe, and sanitary housing for low-income families who cannot afford standard private housing. Subsequent amendments have made special provision for low-income elderly families and individuals, the physically disabled, and persons displaced from urban renewal or public housing sites.

Financing: Federal financial aid takes two forms: Loans to help finance the development, construction, or acquisition of housing units; and annual contributions, or subsidies, that enable local authorities to hold rents at levels within the means of low-income tenants. The loans may be up to 90 percent of the development cost of the housing. The annual contributions are usually sufficient to meet principal and interest payments. In the case of properties leased by local housing authorities from private owners, annual contributions are comparable to those payable with respect to new units of similar accommodation.

Eligibility: The Federal aid is made available by the Public Housing Administration to local housing authorities established under authority of State-enabling laws for the principal purpose of planning, developing, owning, and operating public housing. The local housing authorities are established by local governing bodies; and they may be established for counties as well as for towns, cities, and States.

Requirements: Except in the leasing program under Section 23 of the Act, local housing authority's application for Federal aid must be approved by the local governing body which grants tax exemption for the housing and agrees to furnish usual municipal services to the housing. In turn, the local authority agrees to make payments in lieu of local taxes so that the dwellings will bear a fair share of municipal costs. Both payments in lieu of taxes and operating expenses are met from rental and other project income.

Rural Areas: Participation in this program is not limited to urban areas but includes rural nonfarm areas. Nearly 900 localities with less than 2,500 population are currently participating in the low-rent public housing program.

New Provisions: The 1965 Act provides for 60,000 additional public housing units a year -- 240,000 in four years. Of these, an estimated 35,000 a year will be the traditional new construction. However, the new provisions permit an estimated 15,000 units a year to be bought from existing housing and rehabilitated if necessary. And an estimated 10,000 units a year will be leased from existing housing for short-term use in meeting particular needs. Such housing will be particularly suited to large families.

Increase in Unit Costs: The 1965 Act increased per room construction and equipment ceiling costs from $2,000 to $2,400 per room in regular housing, and from $3,000 to $3,500 per room for elderly units. In Alaska ceiling cost would increase from $3,000 to $3,500 per room for regular, and $3,500 to $4,000 per room for elderly units.

Purchase of Units by Tentants: The 1965 Act permits a local housing authority to sell a detached or semi-detached dwelling to a tenant.

Reallocation of Units: The 1965 Act provides that any units not under construction by an authority within five years of the date they were reserved may be reallocated to another authority. These units could be placed in any State without limitation.

Parity of Treatment for the Handicapped: The 1965 Act gives the handicapped the same special treatment as the elderly, including higher room cost limits and the additional subsidy of up to $120 per unit each year when needed.

For More Information write to:

Public Housing Administration
Department of Housing and Urban Development
Washington, D. C. 20413

No. 37

RURAL HOUSING LOANS

Farmers Home Administration
U. S. Department of Agriculture

The Farmers Home Administration, under provisions of Title V of the Housing Act of 1949, as amended, makes rural housing loans.

The Rural Housing Loan Program provides families in rural areas an opportunity to obtain the credit they need to finance a home that is modest in size, design, and cost. If the family is engaged in farming, loans may also be made for farm service buildings essential to the success of the family's farming operation.

Rural areas includes farms, open country, small country towns and villages and small rural communities of not more than 5,500 population which are not part of or associated with an urban area.

In addition to major construction, loans are available to modernize homes -- add bathrooms, central heating, modern kitchens, and other home improvements, as well as to enlarge or remodel farm service buildings. Funds can also be used to put in related facilities, such as yard fences, and driveways.

Loan funds may now be used to buy a previously occupied house and lot. A rural resident can also borrow to buy an adequate site on which to build a home or repair a home on land he owns.

Eligibility: To be eligible, an applicant must:

1. Own either a farm or nonfarm tract or be a senior citizen who will become the owner of a minimum adequate building site when the loan is closed.
2. Be without decent, safe, and sanitary housing or without farm service buildings essential to the success of his farming operations.
3. Be unable to finance the needed improvements with his own resources or with credit from other sources.
4. Unless he has a co-signer, have sufficient income to pay operating and family living expenses, and meet payments on debts, including the proposed rural housing loan. A senior citizen with insufficient income to repay a loan may be able to qualify if another person with adequate repayment ability cosigns his note.
5. Be a citizen of the United States.
6. Have the legal capacity to incur the obligations of the loan.

7. Have training or farming experience necessary to give reasonable assurance of success whenever the soundness of the loan depends on the farming operations.

Building Plans: Applicants are expected to furnish complete plans and specifications from a reliable source. Discussion of tentative building plans with the Farmers Home Administration is recommended before obtaining final plans and specifications.

Terms and Interest Rate: The interest rate changes with the conditions of the loan. The maximum term is 33 years. Each borrower is expected to refinance the unpaid balance of the loan when able to obtain such refinancing at reasonable rates and terms from other lenders.

Security: Each loan will be adequately secured to protect the interest of the Government. Small building improvement loans of not more than $2,500 may be made without taking real estate security.

Where to Apply: Interested persons should apply at the county Farmers Home Administration office serving the area in which the property he expects to improve is located. Anyone unable to locate the local office may write the Farmers Home Administration, U. S. Department of Agriculture, Washington, D.C. 20250.

Examples

New Home: The J. A.'s of Monroe, N. C., received a $7,500 rural housing loan to construct a 3-bedroom home for their family of six. They gross about $6,000 yearly from cotton and truck crops, coupled with some off-farm work. Although they obtained their loan only a few years ago, they are already more than $1,000 ahead of schedule on their payments.

Farm Service Building: A Granville, New York, family received a $13,850 loan which, combined with $2,000 of their own funds, financed a new 36' x 100' dairy barn, new concrete stave silo, and new milk house. Previously, dairy herd was housed in two barns 1,000 feet apart. The family has been able to make a substantial increase in its gross income as a result of the new improvements.

No. 38

RENTAL HOUSING FOR SENIOR CITIZENS

Farmers Home Administration
U. S. Department of Agriculture

The Farmers Home Administration, under Title V of the Housing Act of 1949, makes direct and insured loans to provide rental housing in rural areas for senior citizens, 62 years of age or older. The housing must be located in open country, small country towns and villages and small rural communities of not more than 5,500 population which are not part of or closely associated with an urban area. Services and facilities essential to daily living and health must be reasonably accessible.

Loan funds may be used to construct, purchase, improve or repair rental housing designed to meet the special needs of senior citizens who are capable of caring for themselves. Housing may consist of apartment buildings, duplex units or individual detached houses suitable for independent living by senior citizens. Funds may also be used to provide appropriate recreational and service facilities, to buy and improve the land on which the buildings are to be located and to develop the water, sewage disposal, heat, and light systems needed for the housing. Loans may not be made for nursing, special care or institutional types of homes.

Occupancy of housing: The occupant must be 62 years of age or over or be a family in which the husband or wife is 62 or over. The housing must be available to citizens of the United States who are rural residents.

Housing financed with a direct loan must be for senior citizens with low or moderate incomes. The maximum income level for occupancy will be established by the Farmers Home Administration. No discrimination will be permitted in the occupancy of the housing because of race, color, creed, or national origin.

Applicants must be legally able to incur the obligations of the loan, give adequate security, and have sufficient income for repayment. They must also have the ability and intention of maintaining and operating the housing for the purposes for which the loan is made. Loans are made only to applicants who are unable to finance the housing either with their own resources or with credit obtained from private or cooperative sources.

Loan limits: A direct loan may not exceed $200,000, less any other debts against the security, or the development cost, or the value of the security, whichever is least. An insured loan may not exceed $300,000, or the development cost, or the value of the security, whichever is least. The Farmers Home Administration will make an appraisal of the security property to determine its value.

Terms and interest rate: A nonprofit group borrower obtaining a direct loan pays 3 percent interest on the unpaid principal. An insured loan for rental housing bears interest at 5¼ percent. Maximum repayment period for a direct loan is 50 years and an insured loan 40 years. Each borrower is expected to refinance the unpaid balance of the loan when able to obtain such refinancing at reasonable rates and terms from other lenders.

Plans and construction standards: The applicant is responsible for obtaining technical assistance necessary to plan and construct the housing to be financed with the loan. Planning guides are available at Farmers Home Administration offices.

The Farmers Home Administration reviews the plans and inspects the work as it progresses in order to help the borrower obtain sound and acceptable construction.

Buildings and water, sewage disposal, heating and electrical systems financed with these loans must be constructed in accordance with good building practices, and conform with any applicable laws, ordinances, codes, and regulations governing construction, heating, plumbing, electrical installation, fire prevention, and health and sanitation.

Making application: Additional details about the program and the information that will need to be submitted with the application may be obtained from the local county supervisor of the Farmers Home Administration. Additional information also may be obtained from the Farmers Home Administration, U. S. Department of Agriculture, Washington, D.C. 20250.

Examples

In the rural community of Oak Grove, Missouri, local citizens formed a nonprofit corporation and obtained a direct loan of $108,120 to provide rental housing for its rural senior citizens. The project contains 5 brick apartment buildings and a community building. There are 8 efficiency and 12 one-bedroom modern apartments. The apartments rent from $35.00 to $45.00 per month.

A rural community in Minnesota working through a nonprofit corporation sold memberships to its local citizenry. With this money in hand as working capital, application was made to the Farmers Home Administration for a loan of $175,000. Plans call for building 15 duplexes on a 17-acre site. Twenty-two families have already applied to rent these units. Appropriate recreational and service facilities, including a park, are also being provided. The village has agreed to furnish to the project without charge power lines, sewage, and service roads. It will allow the association to provide adequate housing at rents varying from $40 to $65 per month.

No. 39

SMALLER COMMUNITIES PROGRAM

Bureau of Employment Security
U. S. Department of Labor

Purpose: In an effort to promote better utilization of human resources in rural areas, the United States Employment Service in cooperation with affiliated State Employment Services launched a new venture in 1962 -- the Smaller Communities Program. The overall objectives of this program are to assist in the economic development of these areas and the occupational adjustment of individual residents. The specific actions through which the overall objectives will be sought are:

1. Determination of current and potential manpower resources of the area;
2. Assistance in evaluating the overall economic resources of the area;
3. Cooperation with other agencies and community groups in developing a program for economic development;
4. Provision of employment counseling and placement assistance to individuals for jobs within or outside the area; and
5. Determination of area training needs and training potentialities of individuals.

Why: Each year rapidly changing technology in agriculture, mining, and forestry contributes to the disappearance of over 200,000 jobs (farm and nonfarm) in rural areas already stricken with an unemployment rate that was in 1962 one-third higher than that for the Nation.

Individuals trained and experienced in typically rural occupations find themselves suddenly with no market for their skills. They are handicapped further by a lack of knowledge of urban ways, job opportunities, and requirements. The problem extends to each graduating class in thousands of rural high schools.

How: Utilizing a mobile team the program is initiated in a community at the request of local leaders. The program has enjoyed such an enthusiastic reception that often over 50% of a community's labor force is registered in the occupational survey conducted by the mobile team. The techniques developed for this program are designed to provide needed services to both the community and the individual.

Who Benefits: The program helps community development organizations by making a comprehensive study of the manpower resources of the area, including information on the potential skills of the work force. This information on potential skills is of particular interest to prospective employers and can also be used in developing vocational training programs under existing Federal and State legislation. The program also assists these development groups in making a detailed study of the other resources of the area which can be used by the community in planning for the expansion of job opportunities.

The program helps individual residents of rural communities by providing them with the services -- counseling, testing, and placement -- of a regular local employment office. Each individual in the labor force has the opportunity to discuss his work plans with a professionally trained employment counselor. Training may be made available to applicants under the Manpower Development and Training Act. Applications and test results are turned over to the nearest local office for continued service.

Results: The program encourages the development of local job opportunities, and, at the same time, supplies vital information and guidance to rural people who may not otherwise receive such services from distantly located employment offices. This two-pronged effort, employment development and on-the-spot applicant services, is a fresh approach to the employment problems of rural communities.

For More Information contact your local State Employment Service office or write to:

U. S. Employment Service
U. S. Department of Labor
Washington, D. C. 20210

No. 40

YOUTH OPPORTUNITY CENTERS

Bureau of Employment Security
U. S. Department of Labor

The Bureau of Employment Security, U. S. Department of Labor, is assisting State Employment Agencies in establishing Youth Opportunity Centers in large urban areas about the Nation.

Purpose: The basic purposes of the Centers are (1) to select, test, and counsel youth entering the job market, (2) to provide them with the necessary services and skills to improve their employability, and (3) to provide them with satisfactory job placement.

Programs: With emphasis on help for disadvantaged youth, Center programs will coordinate all employment information and services to improve job opportunities. The intent is to help youth-serving agencies and organizations to provide the most effective service through a two-way flow of information and assistance.

Centers will serve as channels to implement employment principles, policies, and programs set forth at National, State, and local levels. ...including recommendations of the President's Committee on Youth...Governors' and Mayors' Commissions on Youth, and State Committees on Children and Youth.

Centers will emphasize employability, job development, and referral of individuals to jobs. They will provide information on the anti-poverty program to other youth agencies, schools, health and welfare agencies, other government agencies, and private groups. This will provide close contact and coordination between many related youth activities.

Center Staffs: Each Center will have a manager and/or a community organization coordinator. Volunteers, both professional and nonprofessional, are expected to contribute much assistance to the Center staff. Complete community support is essential; lay and official leadership will be solicited and utilized.

Special Programs for Disadvantaged Youth: Coordination and mutual support of YOC's and Federally-financed programs for disadvantaged youth are most essential. Thus, YOC staff and advisory committee members will share close working relations and responsibilities with personnel in other agencies and youth programs. The following are some examples of programs in which YOC's will have roles and responsibilities:

1. The Economic Opportunity Act of 1964
    - A. YOC will be a component of any active Community Action Program (CAP) when and where both exist. The YOC manager and advisory committee representatives should be on the advisory committee or CAP governing board.

B. YOC's responsibilities also include Job Corps recruitment, hometown liaison, referral to training programs, employment placement, and follow-up of youth; as well as participation in the Job Corps.

C. YOC is one of the principal referral agents to Neighborhood Youth Corps projects. An additional responsibility will be to provide youth with other essential remedial and training services which some will need. This will require close cooperation with Neighborhood Youth Corps projects from inception and throughout their operation.

D. Volunteers in Service to America (VISTA), recruits, trains, and uses youth volunteers similar to the Peace Corps. YOC will have major roles in securing community support for VISTA and should be a major resource in recruiting volunteers. Also, YOC can use VISTA volunteers effectively in neighborhood work.

2. Special Manpower Development Projects for Youth -- administered by the Employment Service and the Office of Education, MDTA amendments provide for special vocational training of youth. YOC will refer youth to these projects and will have job placement and follow-up responsibilities when training is completed.

3. Juvenile Delinquency Projects -- established by the Juvenile Delinquency and Youth Offenses Control Act of 1961, this program provides for a variety of services to youth in the prevention of delinquency. Employment is a particular phase with functions similar to YOC's.

Work With Community Youth Services: YOC's will need to establish good working relations with all youth-serving agencies in communities. For example, staff members will need the support of both professional and lay 4-H leaders and sponsors; school principals and faculties; welfare and health agencies, city and county governing bodies; church and civic groups.

Location of Centers: Youth Opportunity Centers are planned for the following locations:

Birmingham, Alabama
Mobile, Alabama
Anchorage, Alaska
Phoenix, Arizona
Little Rock -North Little Rock, Arkansas
Bakersfield, California
Fresno, California
Los Angeles - Long Beach, California
Sacramento, California
San Bernard Riv. Ont., California
San Diego, California
San Francisco, California
San Jose, California
Stockton, California

Location of Centers con't.:

Denver, Colorado
Hartford, Connecticut
Wilmington, Delaware
Washington, D.C.
Ft. Lauderdale - Hollywood, Florida
Jacksonville, Florida
Miami, Florida
Orlando, Florida
Pensacola, Florida
Tampa - St. Petersburg, Florida
Atlanta, Georgia
Augusta, Georgia
Columbus, Georgia
Honolulu, Hawaii
Boise, Idaho
Chicago, Illinois
East St. Louis, Illinois (see St. Louis, Missouri)
Evansville, Indiana
Gary - Hammond, East Chicago, Indiana
Indianapolis, Indiana
Des Moines, Iowa
Wichita, Kansas
Kansas City (see Kansas City, Missouri)
Louisville, Kentucky
Covington (see Cincinnati, Ohio)
Baton Rouge, Louisiana
New Orleans, Louisiana
Shreveport, Louisiana
Portland, Maine
Baltimore, Maryland
Boston, Massachusetts
Detroit, Michigan
Flint, Michigan
Minneapolis - St. Paul, Minnesota
Jackson, Mississippi
Kansas City, Missouri - Kansas City, Kansas
St. Louis, Missouri
East St. Louis, Illinois
Billings, Montana
Omaha, Nebraska
Las Vegas, Nevada
Manchester, New Hampshire
Camden (see Philadelphia, Pa.), New Jersey
Jersey City, New Jersey
Newark, New Jersey
Patterson - Clif. - Pas., New Jersey
Albuquerque, New Mexico
Albany, New York
Buffalo, New York
New York, New York
Rochester, New York
Syracuse, New York
Utica-Rome, New York
Charlotte, North Carolina
Fargo - Moorh., North Dakota
Akron, Ohio
Canton, Ohio
Cincinnati, Ohio
Covington, Kentucky
Cleveland, Ohio
Columbus, Ohio
Dayton, Ohio
Toledo, Ohio
Youngstown - Warren, Ohio
Oklahoma City, Oklahoma
Tulsa, Oklahoma
Portland, Oregon
Johnstown, Pennsylvania
Philadelphia, Pennsylvania
Camden, New Jersey
Pittsburgh, Pennsylvania
Wilkes-Bar. - Hazl., Pennsylvania
San Juan, Puerto Rico
Providence, Rhode Island
Charleston, South Carolina
Sioux Falls, South Dakota
Chattanooga, Tennessee
Knoxville, Tennessee
Memphis, Tennessee
Nashville, Tennessee
Beaumont - Port Arthur, Texas
Corpus Christi, Texas
Dallas, Texas
El Paso, Texas
Fort Worth, Texas

Location of Centers con't.:

Houston, Texas
San Antonio, Texas
Salt Lake City, Utah
Burlington, Vermont
Norfolk - Ports., Virginia
Richmond, Virginia
Seattle, Washington
Charleston, West Virginia
Huntington, West Virginia -
  Ashland, Kentucky
Wheeling, West Virginia
Milwaukee, Wisconsin
Casper, Wyoming

For More Information write to:

Bureau of Employment Security
U. S. Department of Labor
Washington, D.C. 20210

Federal Extension Service -- U. S. Department of Agriculture 4/65

HIGHWAY BEAUTIFICATION ACT

Bureau of Public Roads
U. S. Department of Commerce

Purpose: To control billboards and junkyards along interstate and Federal-aid primary highways, and to provide landscaping and scenic enhancement along all Federal-aid highways. The three basic areas are:

1. The control of outdoor advertising.
2. The screening or removal of junkyards.
3. The restoration, preservation, and enhancement of scenic beauty adjacent to these designated highways.

Program Administration: The Bureau of Public Roads of the Department of Commerce will set additional regulations and standards to carry out the wishes of the Act. Public Hearings are required in each State, by the end of 1966, for the purpose of gathering all relevant information on which to base such standards.

TITLE I

Control of Outdoor Advertising

Provisions: The erection and maintenance of outdoor advertising signs, displays, and devices will be "effectively controlled" within 660 feet of the right-of-way of interstate and Federal-aid primary highway systems.

Those signs, displays, and devices which will be allowed are as follows:

1. Directional and other official signs and notices.
2. Those advertising the sale or lease of property upon which they are located.
3. Those advertising activities conducted on the property on which they are located.
4. Those erected and maintained in the commercial and industrial areas designated by either legal zoning or agreement between the State and the Secretary of Commerce.

Signs that were in existence September 1, 1965 that do not conform must be removed by July 1, 1970. Other signs will not be required to be removed for five years.

Funding: Federal funds, in certain circumstances, will participate in the payment of just compensation to both the sign owner and the real property owner for the sign and the removal of the sign.

The Federal share of this compensation for the removal cost of these signs and displays that were lawfully in existence on the date of the enactment of the Act is 75 percent.

Funds not to exceed $20 million are authorized for each year of 1966 and 1967. Ten million dollars was appropriated for fiscal year 1966 for both signs and junkyards. This is not highway trust funds.

Penalties: The penalty to any State that has not made provision for this effective control by January 1, 1968, will be 10 percent reduction in all Federal-aid highway payments. The Secretary can suspend application of this penalty to any State.

TITLE II

Control of Junkyards

Provisions: By January 1, 1968, junkyards within 1,000 feet and visible from the main traveled way of Federal-aid primary and interstate highways must be screened so it is not visible from the main travel way of the highway, or removed from sight. The Federal share of the landscaping, screening, or removal cost will be 75 percent.

If a junkyard cannot be screened, it must be removed by July 1, 1970.

Funding: Five million dollars is available for Title II in fiscal year 1966. The Act authorizes $20 million for fiscal year 1967.

Penalties: The same 10 percent reduction in the State's highway funds will be made if there is not compliance by January 1, 1968.

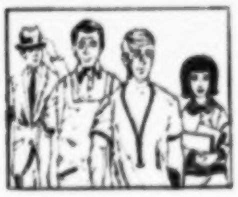
TITLE III

Beautifying Roadsides

Provisions: The Secretary may approve the cost of landscape and roadside development as a part of the construction cost of Federal-aid highways. The State shall be allocated additional funds up to 3 percent of the State's Federal aid apportionment for landscape and roadside developments, within the right-of-way, and for the acquisition of strips of land necessary for the restoration, preservation, and enhancement of scenic beauty adjacent to such highways. This includes rest and recreation areas. These are not matching funds.

Funding: Sixty million dollars has been appropriated for 1966 for Title III. The Act authorizes appropriations not to exceed $120 million for fiscal year 1967.

No. 42



LOANS TO COOPERATIVES OF RURAL FAMILIES WITH SMALL INCOMES

Farmers Home Administration
U. S. Department of Agriculture

Purpose: Under the Economic Opportunity Act of 1964, the Farmers Home Administration makes loans to cooperatives which furnish essential processing, purchasing, and marketing services, supplies, or facilities to low-income rural families. These loans open up new opportunities for families to improve their incomes.

Who May Borrow? To be eligible, an applicant must among other requirements:

1. Be a cooperative association operating for the mutual benefit of its members and under their control and having a membership at least two-thirds of which are low-income rural families.
2. Furnish services and facilities which are used primarily by low-income farm families and nonfarm families living in the country or in small towns of not more than 5,500 population.
3. Be unable to obtain the necessary credit from other sources at reasonable rates and terms.

How May Loan Funds Be Used? Loan funds may be used to finance local cooperative associations which provide services, supplies, or facilities not otherwise available and which will serve to raise the income and living standards of low-income rural families.

Eligible applicants may obtain loans to:

1. Process products grown on members' farms.
2. Assemble, market, and transport home-produced handicraft work such as baskets, brooms, ceramics, and decorative items.
3. Purchase and make available to members essential machinery and equipment such as combines, land levelers, feed mixers, balers, tractors, planters, crop and orchard sprayers, corn shellers, cotton pickers, trucks, chain saws, and bulldozers.
4. Provide services needed to market hogs, cattle, other livestock and poultry; timber, pulpwood, fruit, eggs, dressed poultry and meat, grain, cotton, other agricultural products.
5. Purchase and make available to members essential farm and operating items including feed, seed, as well as lumber, metal, leather, cloth

and fabrics and other small items that may be required in a home industry.

6. Purchase land and obtain buildings, facilities, and equipment needed to carry out processing, purchasing, and marketing services.

7. Pay costs of organizing the cooperative association and related costs such as charges for legal and appropriate technical, management, and other professional services which cannot be provided from other sources.

8. Refinancing certain debts.

Loans and assistance may not be provided to cooperatives for the production of agricultural commodities or for manufacturing purposes.

Where and how are applications made? Applications for loans are made at the local county offices of the Farmers Home Administration. The county supervisor in charge of the office will be glad to discuss services available from the agency and explain how to prepare a written application.

What are the terms and interest rate? Each loan is scheduled for repayment over a period not exceeding 30 years. The interest rate is 4-1/8 percent.

What security is required? All loans will be secured in a manner which adequately protects the interest of the Government. In most cases security will consist of a lien on the real and personal property of the cooperative including present and future inventory and assignment of association income.

What about technical help for groups interested in these loans? The Farmers Home Administration will help community leaders and groups organize a cooperative association. This will include aid in determining the association's feasibility, economic soundness, cost, organization, financing, and management.

FHA representatives also will provide continuing technical assistance to assure efficient operation and successful management of the borrower cooperative.

What is the relationship of these loans to the President's Economic Opportunity Program? They are an important part of this nationwide effort which is going forward under the general direction of the Office of Economic Opportunity to open up new opportunities for low-income families.

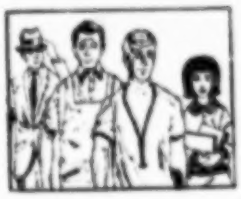
For More Information contact your local county office of the Farmers Home Administration or write to:

Farmers Home Administration
U. S. Department of Agriculture
Washington, D.C. 20250

Federal Extension Service -- U. S. Department of Agriculture 1/66

No. 43

LOANS FOR RECREATION DEVELOPMENT



Farmers Home Administration
U. S. Department of Agriculture

The Farmers Home Administration makes loans to rural community groups to finance recreation facilities and to family farmers to establish income-producing recreational enterprises.

RURAL COMMUNITY RECREATIONAL FACILITIES

Loans can be made to organized nonprofit groups or public bodies for developing recreation areas to serve primarily farmers and other rural residents by either direct use or economic benefits.

Who is a Rural Resident? He is a permanent resident of a rural area or small country town of not more than 5,500 population which is not part of an urban area.

Eligibility: Community groups are eligible when:

1. They are unable to obtain needed credit at reasonable rates and terms from other sources.
2. The borrowing organization will remain under local control.
3. They have legal capacity to borrow and repay money, to pledge security for loans and operate the facilities.
4. They are financially sound and will be effectively organized and managed.

How May Loan Funds Be Used? Recreational facilities that can be financed include: ponds, lakes, parks and picnic areas; sports areas including athletic fields and facilities, golf courses, target ranges and ski slopes; camping facilities, such as tent platforms, dining halls, cabins, electric and water connections for trailers, sanitation facilities and roadways; forest trails and natural scenic attractions; fishing waters, docks and other related facilities; hunting areas and preserves; access roads necessary to connect recreational areas with public roadways; domestic water, irrigation, drainage, or waste disposal systems and parking areas in connection with recreational facilities.

Terms and Interest Rate: The maximum term is 40 years. The interest rate may not exceed 5 percent. A borrower's total may not exceed $4,000,000. Each loan will be secured to adequately protect the Government's interest.

Where to Apply: Loan applications are taken at Farmers Home Administration local county offices. Anyone unable to locate the local office may write the

Farmers Home Administration, U. S. Department of Agriculture, Washington, D.C. 20250.

RECREATION ENTERPRISE LOANS TO INDIVIDUALS

Loans to individuals for income-producing recreational enterprises are made only to farmers and ranchers who personally manage and operate not larger than family farms. They are designed to help borrowers develop recreational enterprises that will supplement their farm income.

How May Funds Be Used? These funds may be used to develop land and water resources; repair and construct buildings; purchase land, equipment, livestock and related recreational items, and pay necessary operating expenses.

Types of Enterprises Financed Include:

- Campgrounds
- Horseback Riding Stables
- Swimming Facilities
- Tennis Courts
- Shooting Preserves
- Vacation Cottages
- Lodges and Rooms for Visitors
- Lakes and Ponds for Boating and Fishing
- Docks
- Nature Trains
- Golf Courses
- Hunting Facilities
- Winter Sports Areas

Amount of Loans: A farmer may borrow up to $35,000 in short-term credit to finance farm and recreational equipment and operating expenses. The maximum long-term loan is $60,000.

Security: Long-term loans require a mortgage on the farm. Short-term loans are secured by liens on crops or chattel property.

Terms: The maximum repayment period on long-term loans is 40 years and 7 years on short-term loans.

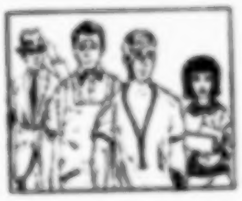
The interest rate is five percent per year on the unpaid principal. Borrowers are expected to refinance the unpaid balance of their loans with other lenders when able to do so at reasonable rates and terms.

Eligibility and Limitations: The borrower must be unable either to provide needed funds himself or obtain the required credit elsewhere at reasonable rates and terms.

He must have enough experience, background or training to be successful in the farming and recreational enterprise for which the funds are needed.

The borrower must be and remain a tenant or owner operating a family farm and receiving a portion of his income from farming. The borrower may not use the loan funds to convert his entire farm into a recreational enterprise.

No. 44



OLDER AMERICANS ACT

-- PROGRAMS AND SERVICES FOR THE AGED --

Administration on Aging
U. S. Department of Health, Education, and Welfare

Purpose: Programs for older persons have real meaning only if benefits and services are available to them in their home communities and are known to them or to their families. The Older Americans Act is designed to develop needed services, opportunities, and facilities for older persons by:

- Providing grants to the States to develop services for older people in their home communities.
- Providing grants to public and nonprofit private agencies, organizations, institutions, and individuals for demonstrations and research of national and regional value.
- Providing grants for training persons for work in the field of aging.

Grants for Community Planning, Services and Training

Purpose: Title III of the Older Americans Act provides funds to States to assist them in strengthening, extending, and coordinating State activities in aging and to help them make grants to local governmental agencies and nonprofit organizations.

Steps to be Taken by the States: States must submit, for approval of the Secretary of Health, Education, and Welfare, an overall State plan meeting certain criteria regarding the implementation and administration of this title. The Governor must designate a single State agency to administer or supervise the State's program.

Examples of Projects Which Localities Might Undertake: If in accord with a State's approved plan, State grants might be made to localities for:

1. Community planning and coordination of programs.
2. Demonstrating programs or activities.
3. Establishing new or expanding existing programs.
4. Training special personnel.
5. Developing community-wide programs of health, social services, employment, recreation, and education.
6. Staffing and operating multipurpose activity centers.
7. Developing preparation for retirement courses.
8. Staffing informational, counseling, and referral centers.
9. Arranging for meal centers and home-delivered meals.
10. Increasing the numbers and effectiveness of volunteer workers and affording older people an opportunity to participate in giving as well as receiving, such services.

Financial Support for Projects: Federal funds can be used to support any one project for up to 3 years. These Federal funds can cover a maximum of 75 percent of the cost of the project the first year, 60 percent the second, and 50 percent the third. Financial participation from the State, communities, or other non-Federal sources may be in the form of monies, facilities, or services for carrying out the activity or project approved under the State plan.

Procedure for Localities: Local governmental agencies and nonprofit organizations wishing to secure further information regarding Title III funds should contact their designated State agency.

Grants to Public and Private Nonprofit Agencies, Voluntary Organizations And Institutions for Research, Demonstration, and Training Projects

Purpose: Titles IV and V of the Older Americans Act authorize financial support through grants to, and contracts with, public and private nonprofit agencies, voluntary organizations, institutions (except Federal agencies and institutions), and--in the case of contracts for research and demonstration (but not training)--also with individuals.

Type Projects Supported: Support may be provided to areas of research, demonstration, and training which are national in scope and implication, or would be of benefit to a number of States. Projects under these titles might include:

1. Conducting experiments in total community organization of services to older people.
2. Developing or demonstrating new approaches, techniques, and methods that hold promise of helping all older persons.
3. Stimulating research in areas not now being supported by existing programs.
4. Developing training materials.
5. Designing and testing curriculums.
6. Providing short-term or inservice training courses.
7. Providing traineeships, fellowships, and stipends for advanced training.

Financial Support for Projects: Projects under Title V may be supported in whole or in part. However, to the extent deemed appropriate by the Secretary of Health, Education, and Welfare, recipients may be required to contribute money, facilities, or services to the project. Such contribution by grantees is required under Title IV.

Steps to be Taken by Interested Recipients: The agency, organization, institution, or individual wishing to qualify for a grant or contract should contact the Regional Representative on Aging in the appropriate Department of Health, Education, and Welfare regional office to discuss the development of a proposal.

For Further Information write: Administration on Aging
U. S. Department of Health, Education, and Welfare
Washington, D. C. 20201

No. 45

OPPORTUNITY LOANS TO RURAL FAMILIES WITH SMALL INCOMES

Title III-A

Economic Opportunity Act of 1964

Farmers Home Administration
U. S. Department of Agriculture

Purpose: Under the Economic Opportunity Act of 1964, the Farmers Home Administration makes loans to low-income farm and nonfarm rural families who need small amounts of capital to improve their earnings but are unable to obtain credit from other sources at reasonable rates and terms. These loans open up new opportunities for families to improve their incomes.

Who May Borrow? Farm families may obtain loans to finance agricultural enterprises. Farm families and nonfarm families living in the country or in small towns of not more than 5,500 population may obtain loans to finance small businesses, trades, or services. To qualify for a loan an applicant must:

1. Have limited resources and be receiving an income from all sources that is too low to cover basic family needs.
2. Be unable to obtain the necessary credit from other sources, including regular loan programs of the Farmers Home Administration, at reasonable rates and terms.
3. If the credit is for a nonfarm enterprise, furnish evidence that the service or product is not being adequately supplied by others in the community.
4. Be in a position to improve his capacity to earn income using the loan funds.

How May Loan Funds Be Used? Opportunity loans are made primarily for purposes that will increase a borrower's income.

Farmers may use loan funds to buy cattle, hogs, other livestock; poultry; tractors, plows, sprayers, other farm equipment; purchase an interest in farm equipment to be operated cooperatively; and drill wells, build ponds and otherwise develop water supplies for home, livestock and irrigation purposes.

They may also use loan funds to build and repair essential buildings; buy land and carry out such needed improvements as fencing, drainage, liming, land clearing and leveling; establish and improve permanent hay and pasture lands and family forests; acquire memberships and buy stock in farm purchasing, marketing and farm service cooperative associations; and pay debts secured by liens against land and buildings; and machinery, equipment, or other income producing property.

They may also use loans to pay for such items as feed, seed, tractor fuel, lime, fertilizer, chemical sprays and other essential operating expenses.

Farmers and nonfarm rural families may use loan funds to carry out such nonagricultural enterprises as well drilling, machinery repair, roadside marketing, guide services, electric and acetylene welding, carpentry, firewood cutting and delivery, trucking, painting, home production of handicraft items, clothing repair and laundering, upholstering; custom farm services such as harvesting, feed processing and mixing; and a variety of other income-producing activities.

In carrying out these enterprises borrowers may use loan funds to buy land; buy, build, repair, and relocate buildings; buy essential equipment, tools, and facilities such as chain saws, pickup trucks, well drilling equipment, arc and acetylene welders, paint spraying equipment, feed grinders and mixers, sewing machines, handicraft tools and pay necessary operating expenses; acquire memberships and buy stock in purchasing, marketing, and service cooperative associations; and pay debts secured by liens against land and build ings; and machinery, equipment, or other income producing property.

Where and how are applications made? Applications for loans are made at the local county offices of the Farmers Home Administration. The county supervisor in charge of the office will be glad to discuss services available from the agency and explain how to prepare a written application.

What are the dollar limits? The total amount loaned to any one family may not exceed $2,500. The actual amount loaned will be limited to the family's needs and reasonable ability to repay.

What are the terms and interest rate? Each loan is scheduled for repayment within a period consistant with the borrower's ability to repay. The maximum term is 15 years. The interest rate is 4-1/8 percent a year on the unpaid principal.

What security is required? Opportunity loans will generally be secured by a promissory note and a loan agreement.

What management assistance will the borrower receive after the loan is made? Opportunity loans will be accompanied by management assistance to help borrowers make profitable use of their resources. This will include assistance in planning, budgeting and carrying out other approved practices and in handling financial management problems.

What is the relationship of these loans to the President's Economic Opportunity Program? They are an important part of this nationwide effort which is going forward under the general direction of the U. S. Office of Economic Opportunity to open up new opportunities for low-income families.

For More Information contact your local county office of the Farmers Home Administration or write to:

Farmers Home Administration
U. S. Department of Agriculture
Washington, D. C. 20250

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No. 46

PROGRAMS FOR MIGRANT LABORERS

Titles III-B and II-A

Economic Opportunity Act of 1964

Office of Economic Opportunity

Purpose: Title III-B of the Economic Opportunity Act of 1964 deals directly with programs for migrant workers. Programs for migrants may be established separately under Title III-B, or together within a Community Action Program under Title II-A of the Act.

Assistance Available Under Title III-B:

Housing and Sanitation -- facilities meeting certain need or circumstance--rest camps on migrant routes...peak or short-season special camp or field facilities...facilities in camps or fields of experimental design, operation, or materials.

Education -- for children and adults -- summer schools or regular sessions -- for basic literacy or for special needs including: guidance and counseling...social work services in schools...personal or community relations...preschool preparation...adult work skills...citizenship...job research methods...health education...family management...training as Community Action Program aides.

Day Care -- health care, immunization, etc...educational activities...language development...lunches, other nutrition...recreation...cultural enrichment...community orientation...other needs.

Assistance Available Under Title II-A: Component projects of Community Action Programs also can be developed to meet many needs of migrant families. Financial assistance can be granted for many of the programs eligible under Title III-B, as well as the following: establishment and operation of migrant opportunity centers including -- migrant participation in program planning, social service referrals, recreation, reading, ...manpower training...continued counseling and assistance before and after migrants leave agricultural work...demonstration projects which seek to test and develop new methods of assisting migrants...development of programs to aid migrants and seasonal farm workers and their families.

Special health training for migrants can also be provided under Title II-A.

Who May Apply for a Migrant Farm Worker Program? Under Title III-B or Title II-A the following are eligible: public agencies, private nonprofit organizations concerned with problems of migrant and other disadvantaged persons, and combinations of these. Under Title III-B, direct grants (Section 311) can be made to public and private nonprofit agencies for assistance to migrant farm workers. And direct loans for improving housing and sanitation facilities for migrant farm workers may be made to institutions, organizations, and farm associations.

Who is Eligible for Benefits? Any individual (and his family) whose primary employment is performing agricultural labor on a seasonal or other temporary basis; and who is a citizen or legally admitted resident of the United States on a permanent basis.

Financial Resources Available: Up to 100 percent of the cost of a project can be paid by the Office of Economic Opportunity provided that:

-- the community maintains or increases its previous level of effort in related activity, and

-- the project will increase opportunities for the worker and his family to achieve economic independence and social self-sufficiency.

How to Begin a Program: For a special migrant-worker program, under Title III-B, bring together civic, church and governmental agencies concerned with welfare, health, housing, education, labor and employment; representative leaders from business, farm groups and organized labor; and representatives of migrants or ex-migrants to identify problems and develop programs. Follow all the basic procedures in developing Community Action Programs. If necessary, seek assistance from: The STATE COORDINATOR of your State Office of Economic Opportunity in your State Capital. Application blanks are also available from his office.

For More Information write to:
Community Action Programs
Office of Economic Opportunity
Washington, D.C. 20506

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No. 47

RECREATION AREA OPPORTUNITIES UNDER THE CROPLAND ADJUSTMENT PROGRAM

Agricultural Stabilization and Conservation Service
U. S. Department of Agriculture

The Cropland Adjustment Program of the Food and Agriculture Act of 1965 provides a program for conversion of cropland from the production of surplus crops to beneficial public uses. Opportunities are available for local units of government to acquire cropland to fill their needs for recreation areas and open space.

Greenspan Phase

The purpose of this program is to permanently convert cropland to certain land uses. Grants are available to cities, counties, and State Governments for the acquisition of land and for conservation work on that land.

What Can the Land Be Used For? The land must serve one of the following purposes:

1. Preservation of open space.
2. Preservation of natural beauty.
3. Development of recreational and wildlife services.
4. Prevention of air and water pollution.

Requirements and Limitations: The grants apply only to eligible cropland that is being taken out of production through purchase.

Grants may not exceed the funds that would have been paid to farmers on the same land through the Cropland Adjustment Program, nor may the grants exceed 50 percent of the cost of the land.

Free Public Access Payment

Depending on State and local conditions, the participant in the Cropland Adjustment Program may receive an additional per-acre payment for permitting free public access for fishing, hunting, hiking, and trapping. The basis for these payments will be worked out in cooperation with the individual State Game and Fish Commissions.

Wildlife Habitat Improvement

Cost sharing is available for practices that improve the wildlife habitat. Practices include food plots, seeding of cover grasses, planting of certain shrubs and trees, and wildlife water developments.

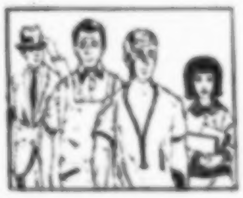
For More Information: Local government officials and individuals can contact their local county ASCS office usually located in the county seat. State officials should contact the State ASCS office. If contact cannot be made, write:

Cropland Adjustment Program
Agricultural Stabilization and Conservation Service
U. S. Department of Agriculture
Washington, D. C. 20250

No. 48

SMALL BUSINESS DEVELOPMENT CENTERS

Title IV



Economic Opportunity Act of 1964

Small Business Administration

Purpose: "...to assist in the establishment, preservation, and strengthening of small business concerns; improve managerial abilities...and to mobilize... private and public skills and resources."

The center is the basic component of community effort toward developing better business opportunities for persons who qualify for assistance under Title IV of the Act. They will help to: (1) Aid small businessmen not otherwise qualified under regular SBA programs to strengthen their economic positions, (2) Permit people who have the abilities and motivations to go into business, (3) Where possible, to create jobs for the long-term unemployed, and (4) Develop labor-intensive S.B. opportunities.

"Small" Business, as the term applies to the Economic Opportunity Act of 1964, refers to small retail or service operations having five or less employees...the corner grocer, or a small window washing organization, or a new home maintenance service.

Center Functions: The basic functions of centers are as follows:

...to screen applicants and determine if they can provide reasonable assurance of repayment

...to help persons apply for loans...and forward applications to appropriate Small Business office for processing

...to provide applicants management counseling -- advice and training in basic business skills, inventory control and credit procedures -- when necessary

...to keep community alert to business needs, outlook, and trends and provide applicants and others efficient guidance

...to enhance and increase community development by job creation through greater identification of labor-intensive S.B. opportunities

...to develop data necessary to analyze the effectiveness of this program to the community.

Organizational Structure of Centers: S.B.D. Center should be a community organization whose board of advisers includes representatives of the following:

Local SBA office	City and Local Government
College or University	Businessmen's Associations

Trade Associations
Church Groups
Professional Business Groups
Human Relations Councils
Labor Organizations
Minority Groups Organizations
any other relevant local organizations

How Centers Are Established: Centers are created:

...as component parts of CAP's through which local development evolves -- using funds from the Office of Economic Opportunity Office in Washington, D. C.

...by local leaders and public and private organizations where there is no CAP

Terms of Loans Approved Under Title IV: Loans may be made:

1. Up to $25,000.
2. For a maximum term of 15 years.
3. At an interest rate of 5½ percent (except in ARA Redevelopment areas where, usually, the rate is lower).

Requirements:

1. Reasonable assurance of repayment of the loan.
2. Financial assistance is not otherwise available on reasonable terms from private sources or other Federal, State, or local programs.
3. Amount of the loan together with other funds available is adequate to assure completion of the project or achievement of the purposes for which the loan is made.
4. No assistance may be given for the purpose of relocating establishments from one area to another or in financing sub-contractors to enable them to undertake work previously performed in another area by sub-contractors or contractors.
5. SBA may require that the applicant participate in management training programs.

Guarantees and Participations: SBA may guarantee any Title IV loans made by private financial institutions such as banks, insurance companies, or union pension and welfare funds. The purpose is to encourage the use of private capital in the War on Poverty.

SBA may also enter into participation agreements with private financial institutions. Minimum terms require ten percent of the loan to be provided by the private institution.

For More Information, contact your nearest SBA field office or SBA's Office of Economic Opportunity Assistance, 811 Vermont Avenue, N.W., Washington, D.C. 20416.

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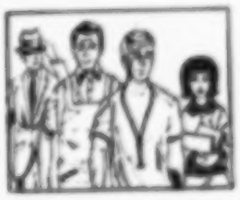
No. 49

VISTA-- VOLUNTEERS IN SERVICE TO AMERICA



Office of Economic Opportunity

Purpose: As the Peace Corps offers an opportunity for voluntary service abroad, VISTA offers a similar opportunity for dedicated Americans to serve their country at home. VISTA is part of the Office of Economic Opportunity created by President Johnson to wage the War Against Poverty. VISTA recruits, selects, trains, places, and supports qualified Volunteers whose services have been requested by local communities to assist in eliminating poverty.

Who May Apply: Any person 18 years of age or older may apply. Married couples are eligible, if both the husband and wife qualify for service. Persons with dependents under the age of 18 are not currently being considered for VISTA service. Volunteers will not be exempted from military obligations.

Length of Service: The period of service is one year, including a four to six-week training program.

Training: VISTA contracts for training programs with local private and public organizations, including selected colleges and universities. Inquiries should be addressed to Training Division, VISTA, Office of Economic Opportunity, Washington, D. C. 20506. Training is from four to six weeks. It stresses supervised field experience, application of particular skills to the environment in which the Volunteer will work, discussion of the nature and causes of poverty in the United States, area and language study, health education, and the development of recreational skills.

Allowances: Volunteers receive a monthly living allowance. Since the Volunteers live where they work, the amount varies depending on local conditions. Volunteers will not receive salary, but will receive $50 for each month of service payable upon completion of service. During service, Volunteers are reimbursed for necessary medical and dental expenses.

How to Apply: Applicants may obtain a preliminary application from VISTA or the local post office. Upon receipt of the preliminary application, VISTA will send each legally qualified applicant a detailed questionnaire. Selected applicants will be invited to participate in a training program.

VISTA Assignments: Volunteers will serve where a project is developed with adequate supervision of volunteers, in States with the Governor's consent. They will work in rural and urban Community Action Programs, Job Corps Conservation Centers, migrant worker communities in the migrant stream, on Indian Reservations, and in community projects related to hospitals, schools, and institutions which serve mentally ill and retarded. Volunteers may be sent to any of the 50 States, the District of Columbia, Puerto Rico, the Virgin Islands, in Guam and American Samoa, and the Trust Territories.

How to Obtain VISTA Volunteers: Any neighborhood, larger community, local or State organization, or public or private agency or institution may request Volunteers by completing a letter of Intent available from VISTA.

Examples of VISTA Projects: Following are some examples of the kinds of community projects for which VISTA Volunteers can provide effective help.

1. Projects that cannot materialize alone with employed help and part-time volunteers.

2. Projects that strike at poverty by attacking its roots -- basic education, getting services to people, remedial education, identification of poor to the community.

3. Hundreds of others that communities may develop, such as:

   - Educational Programs -- especially preschool, nursery, day-care.
   - Vocational exploration and youth training.
   - Tutoring, counselor-type assistance and remedial education.
   - Recreation.
   - Cultural stimulation for youth and adults.
   - Home management and the accompanying skills.
   - Adult education -- especially for parents and the elderly.
   - A variety of self-help projects such as housing improvement.
   - Work with school dropouts.

   Also special assistance:

   - With mentally ill and/or mentally retarded.
   - In a social agency or settlement house.
   - With functional illiterates.
   - In community mental or Public Health Centers.

For More Information write to:
VISTA
Office of Economic Opportunity
Washington, D. C. 20506

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FEDERAL-STATE PROGRAMS FOR DEVELOPING HUMAN AND COMMUNITY RESOURCES

This is a revised edition of a packet originally prepared in 1965 for county and State Extension Service workers. It contains 49 fact sheets describing various Federal-State programs which can be of help in developing human and community resources. These programs range from community development through health, education, training, housing, and public facilities to special assistance to the mentally retarded, the disabled, and to those from low-income families. The inside covers list the programs by title and by fact sheet number, and group them by areas of concern.

Some of the programs described in this packet are new. Others have new authority which expand their purpose and the number of people who can be served. In addition to 14 new fact sheets, the revised packet includes 1965 amendments to previous legislation summarized in the original packet. Thus, it provides a useful reference to the many Federal-State programs that rural people need to know about.

You will find many uses for the fact sheets. First, to acquaint yourself and your co-workers with these programs. Then to acquaint RAD committees, community action groups, and other local leaders with the many resources available to your community. The fact sheets provide information on eligibility requirements for these programs and how to qualify for assistance. With proper use, they can be a valuable aid for developing human and community resources.

You will find other uses for the information as you write news stories and columns, prepare radio and television programs, and work with individuals and groups.

Prepared by the Division of Resource Development and Public Affairs, Federal Extension Service, U. S. Department of Agriculture -- in cooperation with other Federal departments and agencies.

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